JAMES H. HARE TELLS OF ALSACE

MAR. 15th 1917

Price 10 Cents

Leslie's

Illustrated Weekly Newspaper

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Prince Albert sure is the joyjenerator *because it has the quality* that can pass out such tobacco happiness! P. A. is made to do that; made to give men *more tobacco enjoyment* than they ever dreamed could be theirs; made to let *all* men smoke *all* they want without bite or parch or any kind of a comeback *because* bite and parch are cut out by our exclusive patented process!

PRINCE *the national joy smoke* ALBERT

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ILLUSTRATED WEEKLY NEWSPAPER

The Oldest Illustrated Weekly Newspaper in the United States
Established December 15, 1855

EDITED BY JOHN A. SLEICHER
"In God We Trust"

CXXIV THURSDAY, MARCH 15, 1917 No. 3210

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REAR END RAILROAD CRASH KILLS TWENTY PASSENGERS

While a passenger train was stopping at the Mount Union, Pa., station, on February 27th, a freight train crashed into it with such force that the rear steel sleeping car was split and 20 of its passengers were killed. The sides of the car were wedged so tightly about the car ahead that it was several hours before rescuers could reach the injured and dead passengers within. The photograph shows how the two cars were telescoped. Responsibility for the accident has not been placed as yet, but it is believed that the dense fog was the chief cause.

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"You simply can't whip your nerves like that!"

PUSHED to the wall by our wavering nerves, some of us turn to stimulants for aid, or to treacherous bracers or pick-me-ups. These revivify for the moment but exact a heavy toll for the temporary lift they give.

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"Sanatogen is no get-well-quick remedy. It professes no dishonest possibilities with nature. It does not lift you up one moment, to leave you in the lurch the next. *But what it does i does for good!*"

Give *your* nerves the constructive help they need today. Let Sanatogen help restore their balance, bringing better appetite, better digestion and more restful sleep.

* * *

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EDITORIAL

LET THE THINKING PEOPLE RULE!

DO IT NOW, MR. PRESIDENT!

ONE thing the people of this country *must* do if they are to be brought face to face with the terrible exigencies of war. They must sink their partisanship in their patriotism.

We must have a united people with no hyphens, either regarding nationality or politics. We must all be Americans, first, last and all the time.

War is not child's play. No matter whether we feel protected by our isolation, and confident in our 100,000,000 population, our vast accumulation of gold and our unlimited natural resources, the fact remains that war will mean a terrible burden of debt and a toll of blood that makes one shudder and shrink from its contemplation.

The nation must fight to win and it must be united to fight. How shall this be brought about? By a master stroke of the Administration at Washington. President Wilson need not necessarily follow the example of the warring nations abroad by establishing a coalition cabinet representing both political parties, but he should summon at once an advisory cabinet to sit with him and his associates in the cabinet room whenever occasion might require.

What a relief it would be to the sense of oppression in business, financial and industrial circles if the President would summon, under the mandate of the highest patriotism, to an advisory council the most distinguished and ablest statesmen of the country, including ex-Secretary of State Richard P. Olney of the Cleveland administration, ex-Secretary of State Elihu Root, ex-Presidents Roosevelt and Taft, and such eminent financiers as ex-Comptroller of the Currency A. Barton Hepburn, and Frank A. Vanderlip of New York, James B. Forgan and Geo. M. Reynolds of Chicago, and others of equal standing from the Pacific and Southern states.

Entering upon war we shall have to borrow not millions, but billions. We shall have to revise our revenue legislation, redistribute and tremendously increase the burden of taxes, and commandeer for the service of the Government some of our greatest industries and all of our railways. To do this with the least disturbance of existing conditions will involve the most perplexing problems. They cannot be settled offhand. Congress cannot be entrusted to pass upon them, for it has shown its utter inability to meet with promptness and efficiency the burning question of national preparedness. It has sacrificed national to local considerations, to the intense disgust of the whole country.

The nation stands behind the President. It will continue to stand behind him with undaunted purpose if he will lead the way. He can do this by summoning to his councils an advisory cabinet selected without regard to political considerations, but wholly for the purpose of securing the assistance of the ablest, most trusted and experienced leaders from the ranks of American patriots.

Do it *now*, Mr. President, and the nation will honor you and rejoice!

THE TURN OF THE TIDE

THE people of this country are coming to their senses. They are taking the demagogue for what he is worth. They have tried and trusted him and found him wanting. The policy of "busting" and smashing things has not reduced the cost of living, lengthened the pay roll or filled the dinner pail. There is a revulsion of public feeling in consequence.

It is manifested on many sides. Texas, the hotbed of the muckraker, and the State with richest possibilities for the investor, has removed its drastic restrictions on oil corporations. New Jersey is repealing six of the Wilson "Seven Sisters" anti-trust laws because they have not fulfilled their purpose, have outlived their usefulness, decreased the revenue from corporations and discouraged the creation of new enterprises.

But the Department of Justice at Washington keeps up its fight against "big business," although President Wilson is on record as saying that mere bigness is not a crime to be punished unless it does wrong. The Attorney General is still endeavoring to disintegrate the U. S. Steel Corporation, because of its size. He charges that it controls half the iron trade and says that if another company should control the other half, the situation would be dangerous.

But suppose the steel corporation controlled one-tenth, or one-hundredth, or one-thousandth of the trade, would there not be danger in ten, a hundred or a thousand concerns uniting to restrain trade? The absurdity of such a proposition is obvious. The Attorney General, in his suit against the Harvester Trust, charges that "it threatens to interfere with the normal and effective operation of the law of competition." It is no longer what a corporation does but what it may do that brings it under the ban. If a man carries a knife in his pocket with peaceful intent, he must be indicted because its possession might indicate the threat of its possible criminal use!

Is it remarkable that the people are getting sick and tired of the hounding of Big Business by little hounds?

HEADS UP!

BY P. A. S. FRANKLIN, PRESIDENT INT. MER. MARINE CO.

WHAT the United States ought to do is to announce to whom it may concern that there is only one transatlantic passenger-carrying service under the American flag, and that service is under contract to the United States Government to sail regularly every Saturday, and, further, that the United States is determined to have a transatlantic passenger-carrying service available for its citizens, Government officials and others to cross the Atlantic upon, and that, as it is impracticable to properly convoy such steamers, they are to be manned, gunned and officered by the United States navy, and anybody that interferes with them in any manner will do so at his peril. Such position would have the country behind it and would enable self-respecting Americans to hold their heads up.

MELTING POT

THERE is civil war in Mexico.

Police records show that 1,500 girls disappear mysteriously in New York City every year.

Bishop Lawrence, of Boston, says the rich are growing poor because of their extravagance.

Ex-President Taft says "In a world storm, doesn't it seem that we've got a good deal of hay out?"

Moving picture men want a fifteen-cent piece struck off by the Mint for the convenience of their fifteen-cent patrons.

Mme. Yvette Guilbert refused to sing in Milwaukee because her program of French songs was published in a German newspaper.

President Wilson signed the vocational educational bill with four pens made especially for the occasion at a boys' vocational school at Buffalo.

There are nearly five hundred branch houses, warehouses and assembling plants of American firms in Canada, with an investment of $145,000,000.

Samuel Gompers, in behalf of the American Federation of Labor, fighting the prohibition bills in Congress, declared that "prohibition is an iniquitous proposition."

A Pennsylvania farmer who died recently left his $100,000 estate to the poor and named as trustees a Protestant clergyman, a Catholic priest and a Jewish rabbi.

Dr. Ira Remsen, of Johns Hopkins University, sees good in our getting into war because it would force us to husband our national resources, a fifth of which we are wasting.

Because their clerks refused to handle the products of an open-shop mill, all the grocery stores at Great Falls, Montana, were recently locked up and thousands thrown out of employment.

The Manufacturers' Association at Sandusky, Ohio, in the event of war, offered to place the factories of its members at the Government's disposal for the manufacture of munitions entirely without profit to them.

The bulletin of the University of the Arizona Bureau of Mines, under the caption "Attention, Married Booze Fighters," gives this advice:

> To the married man who thinks he cannot get along without his drinks, the following is suggested as a solution to the bondage of his habit: First—Start a saloon in your own house. Second—Be the only customer, and you'll have no license to pay. Give your wife $2 to buy a gallon of whisky, and remember, there are 69 drinks in one gallon. Third—Buy your drinks from no one but your wife, and by the time the first gallon is gone she will have $8 to put in the bank and $2 to start business again. Fourth—Should you live ten years and continue to buy booze from her, and then die with snakes in your boots, she will have money enough to bury you decently, educate your children, buy a house and lot, marry a decent man and quit thinking about you.

Let the people rule!

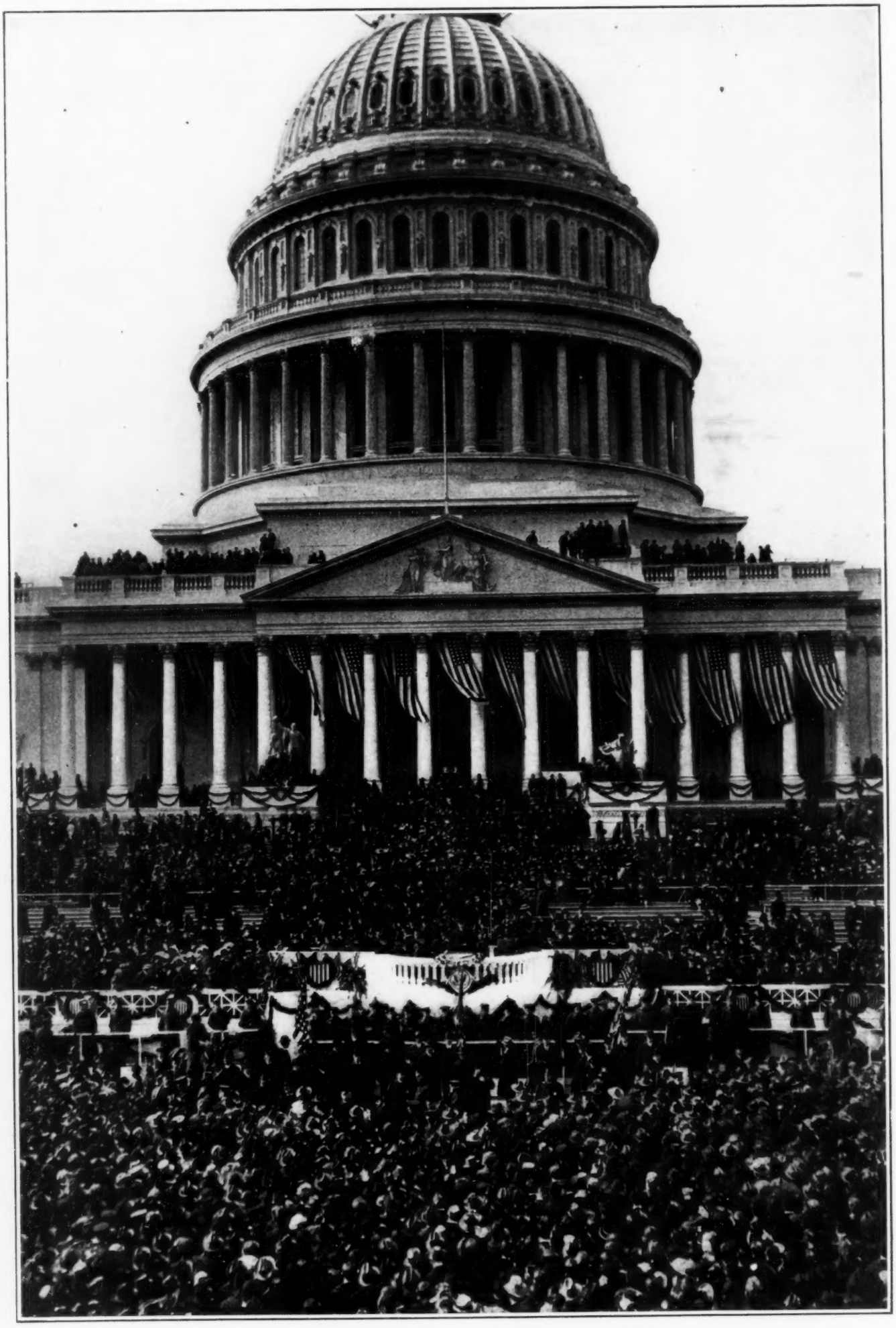
THE PLAIN TRUTH

HOMEMADE! The high cost of living has made many a man think of the comforts he might find on a little farm. One of the leading railroads of the South has just put forth a unique idea. It is providing ready-made farms of one acre each, with a two-room bungalow, a flock of chickens, poultry house, two pigs and farming implements complete for $350. The little plot is carefully laid out for the planting of potatoes, cabbages, tomatoes and other vegetables, a grape arbor and a patch for berries. This gives the enterprising homemaker an opportunity, on a scientific scale, to show what an acre will do. Half of the plot is left for food crops. The half acre planted as above, it is said, will raise enough garden stuff to feed twenty persons. Is this a solution of the problem of living cost?

PEACE! Not long since, we suggested that on the declaration of peace at the close of the world-wide war, a service of praise and thanksgiving should be held in every church and synagogue throughout the world and a collection be taken for the benefit of those left homeless and orphaned. Ex-Secretary of State Bryan was asked, as a disciple of peace, to express his opinion regarding the suggestion and he writes to us: "I am heartily in sympathy with your plan to have the end of the war celebrated by a day of prayer in the churches. The conclusion of peace would certainly be a cause for thanksgiving. I would go even farther—why not have a day of prayer with all Christians uniting in a petition for peace? If Christianity is what we believe it to be, Christians ought to have an influence in bringing peace, and not wait until peace has been brought by other means before acting." A good thought. Let the day be fixed on the anniversary of the outbreak of the war, about August 1.

STAGNANT! Fewer miles of railway track were built in this country last year than in any year of depression since 1893. The Chicago *Tribune* points out that no additions to trackage were made in Arizona, Colorado, Iowa, Missouri, Nebraska, New Mexico, South Dakota, Texas, Utah, and Wyoming. New capital did not flow into the railway industry,—the second largest in the country—because the industry was not attractive, in view of its regulation in different ways by forty-eight different states, as well as by the Nation, its heavy taxation and the fear of labor pressure. Can the people of this country comprehend the far-reaching significance of such a deadly blow at one of its greatest industries? It is as if a fire or earthquake wiped out city after city, leaving ruin where there had been activity, and desolation where there had been prosperity. A few of our largest railway systems have recently abandoned plans for financing new issues of securities because of unfavorable prospects. Yet the railroads of this country, if their credit were restored, should and would spend a billion dollars a year for five successive years in improvements, extensions, replacements, equipments and repairs. What would this mean to the working masses of the United States?

WILSON AGAIN OUR PRESIDENT



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INAUGURATED WITH MILITARY GUARD

For the first time since Andrew Jackson, a Democratic President of the United States succeeded himself in office when, on March 5th, Woodrow Wilson was inaugurated to succeed himself as the nation's chief executive. For the first time since the inauguration of Lincoln, a President-elect was escorted by troops through a lane of soldiers to and from the Capitol. Never before has the wife of a President been at his side throughout the entire inauguration ceremony. Shortly after noon, President Wilson, with the dignitaries and diplomats, appeared at the central door of the Capitol Building and moved to their places in the stand. Cheers broke from the thousands of people who braved the unpleasant weather to attend the ceremony, and the strains of "America" swept through the crowds. The President bowed to the applause, and when the cheers had subsided he took the oath of office, and kissed the Bible upon which, as Governor of New Jersey, he had sworn to uphold the honor of that State. Then he began his inaugural address. He did not review the record of the past four years, but spoke of the future in a spirit of strong nationalism, in which he stood firmly for the policy of armed neutrality which had been defeated in the Senate the day before by the filibuster of twelve senators, led by La Follette of Wisconsin. This failure to support the President in a strong American policy was generally condemned throughout the country. It is estimated that 200,000 people witnessed the inauguration. The parade included 7,000 persons from the various arms of the military service, and the people who fell into line brought the number of marchers up to 20,000. President and Mrs. Wilson reviewed the long parade.

WAR AMONG THE SNOWY PEAKS

BY JAMES H. HARE, STAFF WAR PHOTOGRAPHER FOR LESLIE'S

ONE of the most interesting problems of the day concerns the conditions in Alsace, and whether the Alsatians of to-day really want to be freed from the German rule.

Of course it must be remembered that when Alsace and Lorraine were seized by Germany in 1871, there were many ways devised to make them German provinces. Frenchmen were not allowed to hold any municipal offices, trading was made difficult for them, the French language was not taught in the schools, and many other devices were adopted to change the nationality of the people, with the result that thousands of the good old families left their homes and went across the border into France proper.

Consequently there is a decided German tone in those provinces; the streets are "Strasses," the houses are furnished in the orthodox German ugliness, and the food found at the hotels is typical of that land of self-satisfied Kultur.

Germany tried its best to stamp out all the traits of the French people, yet it seems to have been impossible.

We hear to-day of many instances where the tri-color flag, carefully hidden away for so many years, has been brought from its hiding place, and unfurled to the breeze, amid the frenzied acclaims of the populace.

But whatever the real feelings of the people are, it is an undoubted fact that the Alsatians are being well treated under the French, forming a great contrast to the methods employed by the Teutons in the towns they have captured.

AT THE BOUNDARY LINE BETWEEN TWO COUNTRIES

Here, on the Swiss frontier, the French fighting lines end. On one side of the boundary line stands a Swiss soldier, and on the other side, a French soldier, with steel helmet and fixed bayonet stands guard. Mr. Hare stood in Switzerland to take this picture of the guards and the American war correspondents, grouped in France.

AN OX TEAM HAULS THE HEAVY WOOD

These patient animals complain neither of the size of the load which they draw nor of the snow that falls on them as they trudge along, hauling logs for defenses.

It is impossible for a stranger, who has not the confidence of the people, to penetrate their secrets, and solve the riddle.

I have heard for a number of years about "The Blue Alsatian Mountains" and last week, was afforded an opportunity to visit them. They were conspic-

(Continued on page 310)

A SILENT TRIBUTE TO AN AMERICAN HERO

One of his companions caught this silhouette of Mr. Hare as he stood, bareheaded, before the grave of the brave American ambulance driver, Richard Hall, killed in performance of his duty.

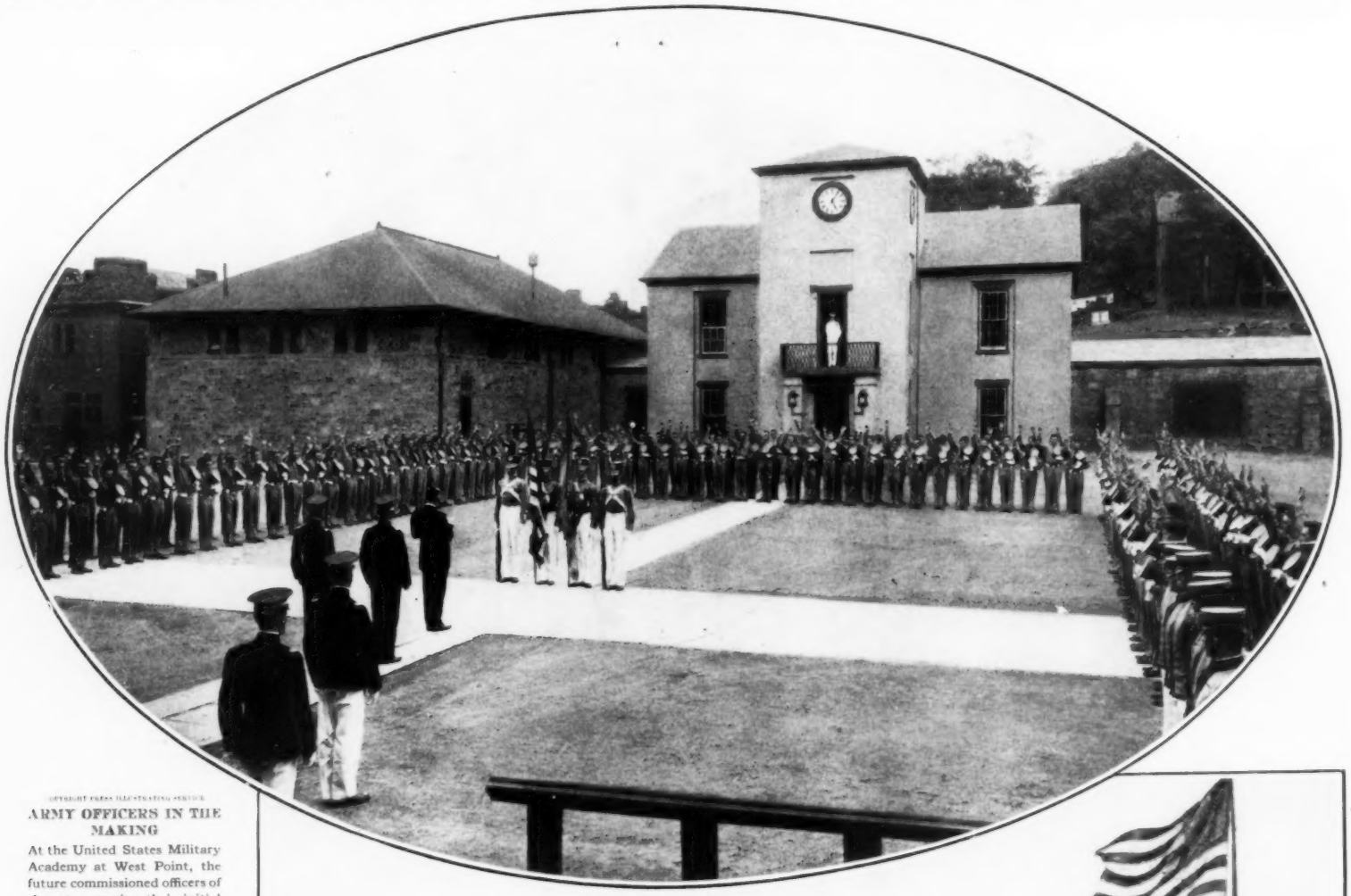
COLD BUT COMFORTABLE QUARTERS IN ALSACE

Any big offensive movement in Alsace at present would seem to be improbable because of the deep snow which buries everything beneath it. The thick coating, however, provides an added protection against the cold winds, to the huts of the men encamped there.

RESTING FOR A MOMENT BETWEEN RUNS

Alaskan sledge dogs are equally at home in the snows of Alsace and Alaska and in either place their ability to cover long distances quickly make them invaluable.

FILLING THE RANK AND FILE



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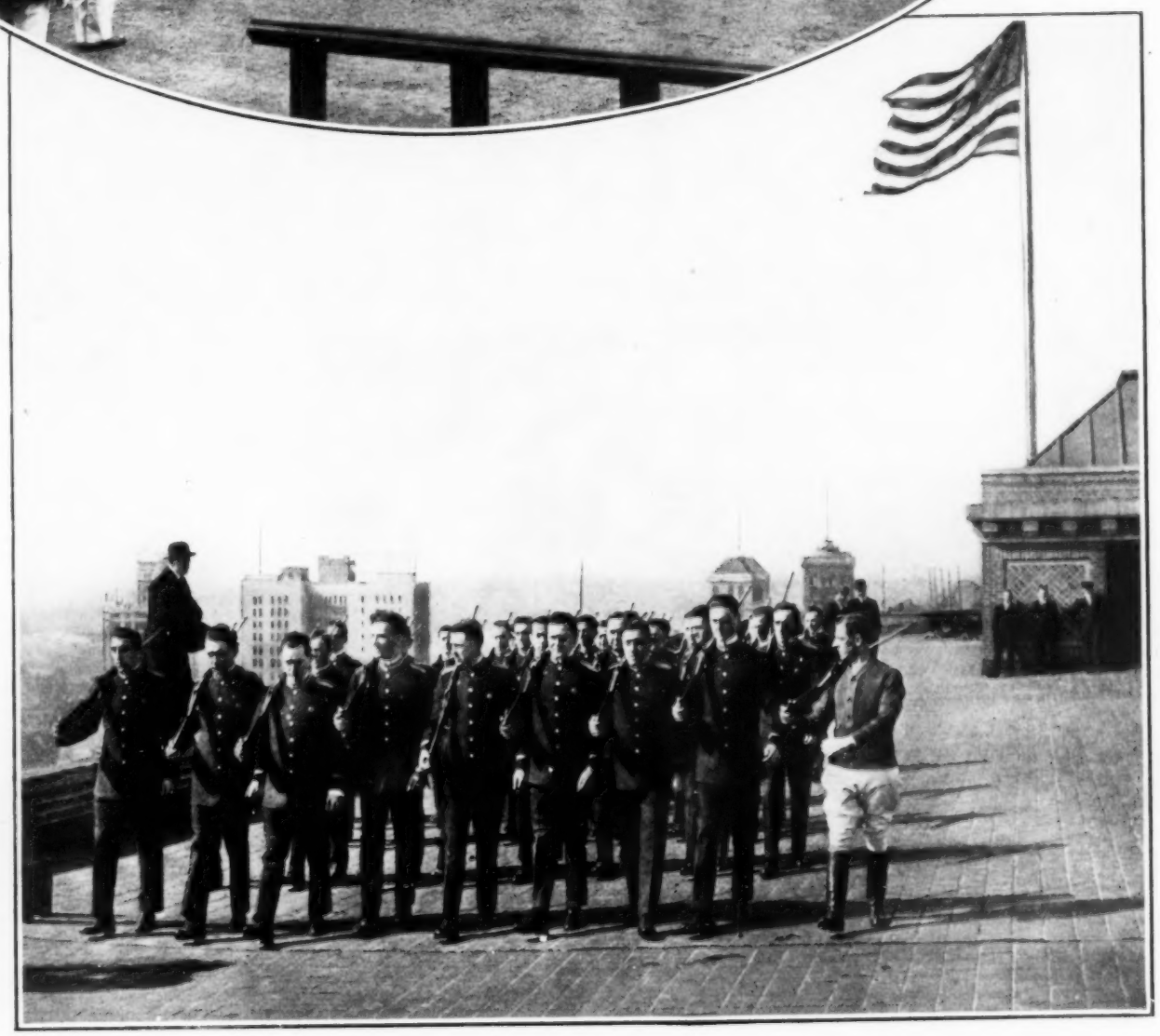
ARMY OFFICERS IN THE MAKING

At the United States Military Academy at West Point, the future commissioned officers of the army receive their initial training. The photograph shows a new class of recruits, with their right hands raised, being sworn in. The discipline at West Point is even more strict than in the army and the courses of instruction are so rigorous that about one-fourth of those who are appointed by their Congressmen fail to pass the entrance examinations and only a little over a half finally are graduated. The four years of technical instruction and the four summers of army camp life make well-trained officers of those who escape the eliminations of examinations.



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A VOLUNTEER COMPANY OF BELL BOYS

Not far down the Hudson River from West Point, 300 bell boys from New York's finest hotels are drilling daily on the roof of the Biltmore. Twenty-four floors above the streets, former army officers march the volunteers forward and around and teach them the manual of arms. It is expected that a complete regiment can be recruited from New York's hotel employees and an increasing number are daily joining the company. At present it is necessary to drill the men in squads when they are not on duty but those who are fostering the movement expect later to have better facilities for training.

MEN WHO ARE MAKING AMERICA

PRONOUNCED AN UTTER FAILURE WHEN A YOUTH, FRANK W. WOOLWORTH PERSEVERED AND IS NOW THE WORLD'S LARGEST RETAIL MERCHANT—HIS OWN STORY

BY B. C. FORBES

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A BAREFOOTED American farm lad made up his mind that he would rather work behind a counter than behind the plow. He was so green and gawky and awkward, so palpably a "hayseed" that, try as he might, no merchant would engage him at any wage. But the boy had such determination and doggedness that he agreed to serve for nothing, living meanwhile on his painfully-earned capital of $50. So complete a failure did he prove at selling goods that in his next job his small pay was reduced instead of increased. But, though he agreed with his boss that he was a misfit as a salesman, he did not give in. He stuck.

Today he is the largest retail merchant in the world.

Here are some of his last year's sales: 50,000,000 pairs of hosiery, 89,000,000 pounds of candy, 20,000,000 sheets of music, 12,000,000 pounds of salted peanuts, 6,250,000 neckties, 42,000,000 boxes of safety matches; 9,000,000 domestic toys; 21,000,000 sticks of chewing gum; 1,700,000 nursing bottles; 15,000,000 cakes of soap; 5,000,000 phonograph records; 5,000,000 papers of hairpins; 5,500,000 rolls of wax paper—enough to wrap sufficient sandwiches to feed 170,000,000 people; 5,000,000 papers of common pins; 2,250,000 boxes of crochet and embroidery cottons.

Also:

His customers last year exceeded 700,000,000, an average every day of over 2,250,000.

Sales—all over the counter: no orders are filled by mail!—last year exceeded $87,000,000 and are this year running at the rate of $100,000,000, representing about 1,500,000,000 distinct and separate transactions.

He owns a store in every town in the United States of 8,000 population or more.

His stores in the United States and Canada aggregated 920 on January 1st, 1917.

He controls 75 stores in Great Britain and plans to establish hundreds throughout Europe.

He employs between 30,000 and 50,000 men and women in his stores.

His organization is capitalized at $65,000,000—and has a market value of millions more.

He is the sole owner of the highest building in the world, 792 feet high, for which he paid $14,000,000 cash out of his own pocket.

Now you know who this is.

"What is your ambition?" I asked Frank W. Woolworth, creator of the 5- and 10-cent store.

"To open a store in every civilized town throughout the world," was the Napoleonic reply.

And when Frank Woolworth sets his heart upon doing a thing he usually does it, no matter how numerous or how enormous the difficulties, how severe the discouragements or how complete initial failures.

"What is your guiding business policy?" I queried.

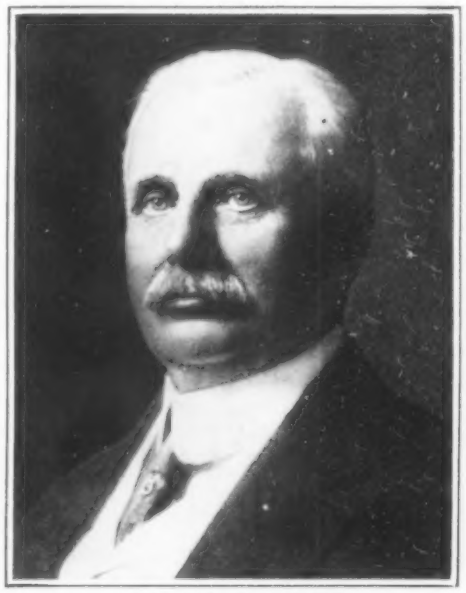
"I look always ten to 50 years ahead and plan accordingly."

"And your basic principles?" I next asked.

"Give the people such value that they will save money by trading with you; and treat your employees so well that they will give your customers satisfactory service."

BROWN BROS.

THE HIGHEST BUILDING IN THE WORLD
The $14,000,000 Woolworth Building in New York, 60 stories high and measuring 792 feet to the top, is a magnificent monument to the business ability of its owner.



FRANK W. WOOLWORTH
Once a country boy, so green that no one would hire him, he now is recognized as the world's largest retail merchant.

THE FIRST FIVE- AND TEN-CENT STORE
Mr. Woolworth, who is seen in the picture, treasures this photograph of his first store, which he opened at Lancaster, Pa., with $321 worth of stock.

"What was your first important discovery in your journey up the hill of success?"

"When I lost my conceit that nobody could do anything as well as I could myself and learned to entrust duties to other people."

"How do you keep in touch with 900 stores and how do you analyze where new stores should be opened?" I asked.

"We maintain our own census all over the United States and Canada. It is kept up to date so that we know continually just which towns are growing, which ones are standing still and which ones are dwindling. Every movement of people is reported to us and we try to diagnose coming developments. For example, when the United States Steel Corporation decided to build at Gary, Ind., we immediately went in, before fifty houses had been erected there, secured the most desirable location and waited for the population to come. Today we have two very large and very successful stores there. It was easy to foresee what was coming. Then, by bringing together every month representatives from each of the nine districts into which the United States and Canada are divided, we keep posted on what is doing throughout the whole territory. We maintain a sort of day-to-day history of the two countries. Organization and cooperation largely explain our success."

"Isn't your purchase of a large site directly opposite the Public Library on Fifth Avenue, New York, in the very heart of the fashionable district, a distinct innovation, an entirely new departure in the development of your business?" I remarked to Mr. Woolworth, touching a subject upon which the newspapers had been commenting, not to say criticizing, very freely.

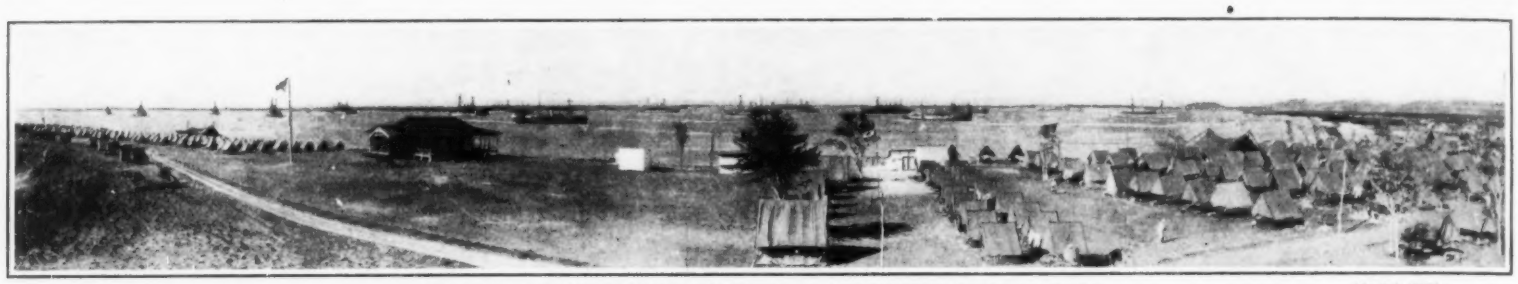
"We do things as big as that any day," Mr. Woolworth replied somewhat impatiently. "The trouble is the people in New York don't take a sufficiently broad view. A few years from now Fifth Avenue will be like State Street, Chicago. There are more department stores on State Street and a greater volume of business done there than on Fifth Avenue. Our Fifth Avenue store will be less costly than some of our others. We established a store seven years ago in Chestnut Street, Philadelphia, the most exclusive high-price street in this country; our store is right next to Caldwell & Company, the Tiffany's of Philadelphia, and it has been very profitable. The same thing applies to Washington Street, Boston; Market Street, San Francisco; and Washington Avenue, St. Louis. Many people imagine that only the poorer classes patronize the 5- and 10-cent stores. That was true up to about fifteen years ago, but since then all classes have come to our stores in increasing numbers.

"The other evening the wife of one of the best-known lawyers in New York told me that she visited our Sixth Avenue store every week and bought things for herself, her children and grandchildren, her purchases last year having totaled over $600. This is by no means an exceptional case. We can sell cheaper than the department stores because of the tremendous quantities we buy. More and more every year we are taking the complete output of manufacturers of different kinds of goods; by keeping their plants running on full time from beginning to end of the year on one thing, the cost of production is reduced to the minimum, so that there are many articles we can sell at 10 cents which cost 25 cents or more in other stores. Then our overhead charge, when distributed over 900 stores, becomes only a very small percentage."

When I asked one of Mr. Woolworth's closest business associates what the latter's most conspicuous qualities were, his prompt reply was: "Foresight—this is what continually astonishes every one around him. Next I would name his courage. Then he has always been a bulldog for work, and has the faculty of inspiring others with the hard-work spirit. The loyalty of his employees, the reward of generous, considerate treatment, has contributed greatly to the growth of the business."

Like Ford, with whom he has much in common, Woolworth has a strong aversion to borrowing money. He gave a note for $300 for goods to stock his first store, but

(Continued on page 304)



THE UNITED STATES NAVAL ENCAMPMENT AT GUANTANAMO BAY, CUBA

At the encampment of the United States Navy at Deer Point, Guantanamo Bay, Cuba, between 1,500 and 2,000 men are stationed. This picture shows some of the tents of the American sailors and several United States battleships lying at anchor in the bay. The American forces stationed there are not interfering with Cuba's settlement of her own problems in any way which she may choose to employ, but they are vigilant and ready to protect American lives and property should need for force arrive. Guantanamo, however, has made one problem for Cuba which the Foreign Office has been forced to solve. Several times, Japanese spies have been seized, attempting to get valuable military information. A spy in the territory of a nation at peace, charged by a friendly power, presents a more complicated problem than in time of war. Information as to these facts, like much of the news of the revolt in Cuba, has been suppressed by the censor. From the reports of Americans returned from Cuba it is learned that the situation there is more serious than the official reports would indicate and actually approaches a state of civil war.

WATCHING THE NATION'S BUSINESS

BY THOMAS F. LOGAN, LESLIE'S WEEKLY BUREAU, WASHINGTON, D. C.

PROBING THE FOOD SHORTAGE

THE proper plan of procedure for a food investigation has been excellently outlined by Joseph E. Davies, of the Federal Trade Commission, in the hearings before the House Committee on Appropriations. Much information, according to Mr. Davies, is now held by the Department of Agriculture, which must be digested and coordinated to be of value. Mr. Davies would have the investigation cover a wide range—meats, dairy products, poultry and eggs, fish, cereals, oils, fruits, sugar, canned goods, vegetables, and ice. While admitting the question of the right of the Federal agency to go into cold-storage plants, Mr. Davies believes that the "arm of the Government is long." "I think," said he, "that it is for the courts to determine whether any cold-storage plant that does any interstate business can be so vested with an intrastate character as to make it immune from proper Federal activity. It is my individual judgment that the courts will hold they are interstate agencies and would be amenable to our jurisdiction." The terms of the bill proposing the $400,000 appropriation are of the broadest possible character in affording a complete investigation.

INEFFICIENCY IN CONGRESS

THE close of the second session of the Sixty-fourth Congress ends a period marked by the sins of omission and commission. The former consist in the failure to pass much-needed legislation laid down in the President's program of work, to which the members gave the hearing of the ear only. The Webb law, designed to enable selling agencies to combine under reasonable conditions for the furtherance of export trade, went by the board. This bill was urgently advocated by President Wilson and by business interests of every part of the country. Railroad legislation failed of passage, although pronounced in advance by the President as most vital to the welfare of the nation. Of the legislative sins of commission there comes first the unjust excess profits tax, which fastens a penalty on efficiency in business. The manufacturer or dealer who reduces overhead charges and general running expenses will have a tribute imposed on the success of his efforts. Most glaring of all, however, is the amount of time wasted in the discussion of irrelevant topics. One Senator occupied space in the Congressional Record to the extent of 7,500 words in giving the reasons why he did not agree with the principles of preparedness. A member of the House spent much of the time of the closing days of the session trying to show that the American press had been subsidized. Thus did the Neroes fiddle. Senator Fall, of New Mexico, challenged the legislative body for its quibbling propensities in these words: "You are proving to the people of the United States every day your inefficiency and incompetence to take care of the affairs of this government. It is a question as to whether we can preserve our form of government and protect ourselves in a crisis." Senator Fall has drawn a recognizable picture. As one who has opposed the administration on many issues, his statement gains added interest. It was made at a time when the giving charge of dictatorial powers to the President was under debate. With a do-nothing Congress, the Senator from New Mexico advanced the view that it would be better to have one-man power than none at all under the crisis that now confronts the Nation.

MAPPING THE WORLD

THE Geological Survey has already accurately mapped forty per cent. of the area of the United States. Extensive areas have also been covered by geologic maps. The work was begun nearly forty years ago and has been prosecuted to the present time at a total expenditure of $15,000,000 for the survey of the geologic and topographic conditions of the country. Last year's expenditures were nearly $800,000, exclusive of the cost of engraving the copper plates and printing the maps in from 3 to 20 colors. The Geological Survey now has for sale some 4,600,000 copies of 2,500 different maps. The State maps are issued on two scales—one to agree with a plan for an international map that will eventually include a map of the world on the scale of 1:1,000,000 and the other on a scale about twice as large. All of these maps are for sale to the public at a slight increase over the cost of paper and printing. They contain graphic representations of the land surface—mountains, slopes, valleys, depressions—every inequality which the eye observes on the ground. State index maps may be obtained free by application to the Geological Survey, and from them can be selected the folio for a given region. Generally speaking, the applicant can secure in this way a standard topographic map for his own region at a cost of about 10 cents, although the field survey of the region represented may have cost $5,000 or $6,000, and in making his purchase he has the assurance that his map is accurate.

THE TREND OF PUBLIC OPINION

BY CHARLTON BATES STRAYER

THE DEATH GRAPPLE IN EUROPE

WHEN nations fight for existence they permit nothing—treaties, international comity, the right of free commerce—to stand in the way. Evidence of this is the astounding revelation of Germany's intrigue to unite Mexico and Japan with her in war upon the United States, should we not remain neutral after unrestricted submarine warfare began. It is amazing that the German Chancellor should have declared that we had placed an interpretation on the submarine order "never intended by Germany," and that in a later address to the Reichstag he should accuse President Wilson of "brusquely" breaking off relations. The warning to us is, Be prepared. Dr. T. Iyenaga, semi-official spokesman in this country for Japan, says he has long been aware of German attempts to "terrorize America with phantom fears of Japanese aggression," but that the Anglo-Japanese alliance is in force until 1923 and that "Japan is not going to be a traitor among the nations." But history shows that nations are always ready to form new alliances when to their interest. An alliance of Russia, Germany and Japan is not unthinkable. With our fleet tied up in the Atlantic, what would be the fate of the Philippines, Hawaii, the Panama Canal, our Pacific Coast and the Mexican border States? Already Japan has set up munition factories in Mexico. Japan has a superb navy, and a veteran army of 2,000,000 men. The United States needs a citizen trained army of 4,000,000 and a navy as efficient as Japan's and double its size.

MORE MOUTHS, LESS FOOD

THE European war has been a disturbing factor, but the fundamental cause of high prices is that we have more mouths to feed and less with which to feed them. From 1900 to 1910 the population of the United States increased 21 per cent., while the cereal production increased by only 1.7 per cent. With shorter crops and increased exportation to supply Europe's needs, higher prices were inevitable. The drift of population from country to city has been greatly increased by the prevailing high wages in factories, and farmers are even now planning smaller acreage because of their inability to get help. The public must face the situation with new economies. One way is the use of cheaper foods, the substitution of cheap rice, for example, for high-priced potatoes. Americans are the most wasteful people on earth. Experts estimate that over 10 per cent. of our food is wasted by housekeepers. The total annual waste in all ways is figured by statisticians to be $8,000,000,000. If farmers are going to plant small crops this year because of their inability to get help, why not utilize the labor of children in the cultivation of school gardens, backyards and vacant lots? The American Society for Thrift says this would add probably $200,000,000 to the national wealth.

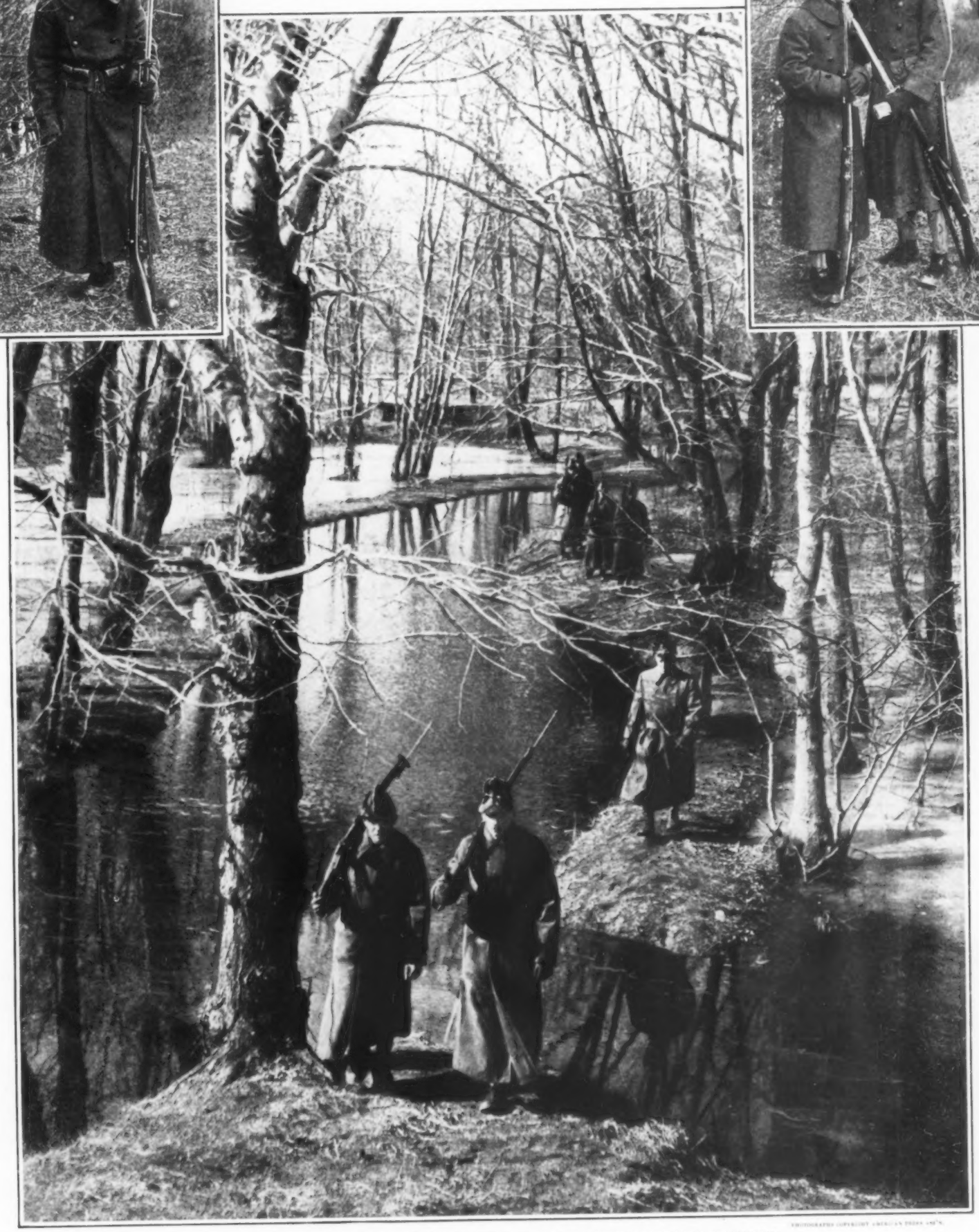
THE HIGH COST OF GOVERNMENT

HIGH taxes may have as much to do with the high cost of living as the soaring price of potatoes and onions. Some imagine that a poll tax and direct property tax are the extent of their contribution to the cost of being governed. Mr. F. G. R. Gordon, addressing the Haverhill (Mass.) Rotary Club, brought out the tremendous load the high cost of being governed lays upon every household. A two billion dollar Congress means a tax of $100 per family. If to this we add State, county and municipal expenses we have a grand total of $175 a year for every family, almost $3.50 per week. Nearly 15 per cent. of the cost of government goes to pay interest on indebtedness, and in the last twelve years the public debt has increased more than 100 per cent. "That government is best which governs least," is a Jeffersonian maxim. Australia and New Zealand, where the government has taken over many lines of private business, has a family debt of $1,555 as against only $65 in the United States. Yet there are some who still think that Uncle Sam ought to run the railroads, the telegraph and the telephone. Already we are carrying on our backs a million and a half officeholders, working short hours and drawing big pay. The taxpayers can't afford to add to that load.

CIVIL WAR PRICES DOUBLED

WITH the prices of certain staple foods gone up to double the record made during the Civil War, Senator Borah is justified in calling it a "national crisis." New York City, the greatest food market in the world, with a population of nearly 6,000,000 and a yearly food bill aggregating $1,500,000,000, is hardest hit by the phenomenal rise. A comparison of the wholesale prices of a few of the staples in 1916 and 1917 is astounding. Apples have risen from $4.50 a barrel to $7.50; potatoes from $4.00 to $9.75; cabbage from $11 a ton to $160; lettuce from $2.25 a basket to $5.00; onions from $2.50 a bag to $15. Compared with just two months ago, potatoes, beets and cauliflower have advanced 100 per cent., cabbage 212 per cent., beans 300 per cent., and onions 366 per cent. New York has witnessed food riots, mainly of women, in City Hall Park and at East Side gatherings, the demand being made that the city immediately appropriate $1,000,000 to purchase food for distribution at cost. An appeal is to be sent throughout the Union by the city administration to secure increased food shipments to the New York market. President Wilson is said to be determined to have a Federal food inquiry by the Trade Commission and to give it full authority to prosecute illegal manipulations.

GUARDING THE CITY'S SAFETY



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NATIONAL GUARDSMEN, EVER WATCHFUL, PROTECT NEW YORK CITY'S WATER SUPPLY

Ever since diplomatic relations between the United States and Germany were broken, a vigilant watch has been kept on the water works, pumping stations and water courses of New York's water supply. The act of a crank might imperil the health of thousands, and while there is no great fear of any such act the watchfulness of the guards has not been relaxed. The intense cold made the men's uniforms insufficient, and heavy winter uniforms were immediately furnished. This picture, taken on Long Island, illustrates the thoroughness with which the aqueduct is being patrolled. The upper pictures show a sentry on guard and two of the guardsmen exchanging the courtesy of a light.

SEEN IN THE WORLD OF SPORT

BY ED A. GOEWEY (THE OLD FAN)

BATTLE KING PACES A MILE ON ICE IN RECORD TIME

Winter harness racing to sulkies has obtained a greater vogue at Mount Clemens, Michigan, than anywhere else in the United States, and this spectacular sport has been a feature at this famous resort throughout the winter. The biggest card of the season was run off recently, the track having previously been flooded several times until it was in perfect condition. The hero of the program was Battle King, who paced a mile on the half-mile track in 2.14¼, the best time ever recorded for ice racing.

HAWAII'S CHAMPION COWBOY

Among the most daring riders of the Far East is the Hawaiian Cavalry Troop stationed at Waimea, where it occupies the Parker ranch as headquarters. This tract consists of 220,000 acres, and over it range 20,000 cattle and 2,500 horses. The Hawaiian horsemen are renowned for their skill and daring and are worthy descendants of the men who started roping cattle at Waimea back in 1812. Archie Kaana, shown in the picture, is the champion roper of the troop.

LARRY JOHNSON, ALL-ROUND ATHLETIC PRODIGY

In Larry Johnson, St. John's Military School at Manlius, N. Y., has one of the best forwards in "prep" school basket-ball in the country. In the last three seasons he has played in 33 games, scored 421 field goals and 102 free throws, for a total of 944 points. In two consecutive games he scored 57 field goals. With a batting average of over .350, he led the school baseball team as captain, played quarter-back on the eleven, is the fastest dash man on the track team, is a good rifle shot and tennis player and has won a post as an associate member of Conway's famous band. And his associates assert that his success is due entirely to clean living and good habits.

HUNTING DEER WITH A CAMERA

This picture, showing several deer caught by the white light of the "flash," instead of brought down by bullets, furnishes undebatable evidence that hunting these graceful animals with the camera rather than with the rifle is better and cleaner sport. A few pictures like this one, with the deer startled but unharmed, will give any real woodsman far more satisfaction than a venison repast; and there is just as much excitement in getting sufficiently close to make such photographs as there is in hunting the animals to their deaths.

"NAP" RUCKER RETIRES WITH ENVIABLE RECORD

When Napoleon Rucker recently announced that he had laid aside the spangles for all time and that his future connection with professional baseball would be as a scout for the Brooklyn Dodgers, the fans generally expressed regret. Not only was "Nap" one of the greatest pitchers of his time, but like Mathewson and other players of good habits, he always was a gentleman on the ball field. His record, which never has been equalled, was that in his long and brilliant career as a major league player, he never was banished by an umpire for objecting to a decision.

SKATER KEUHNE A DOUBLE VICTOR

It is only rarely that a man wins two greatly coveted skating championships in a single afternoon, but Walter Keuhne, of the N. Y. A. C., did this recently at the Eastern Out-door Skating Championships held at Downing Park Lake, Newburgh, N. Y. Against one of the strongest fields which has competed in an eastern tournament in years, Keuhne won the mile event in 3.11 2/5 and the half-mile in 1.27 3/5.

UNUSUAL FEATURE OF SARANAC LAKE CARNIVAL

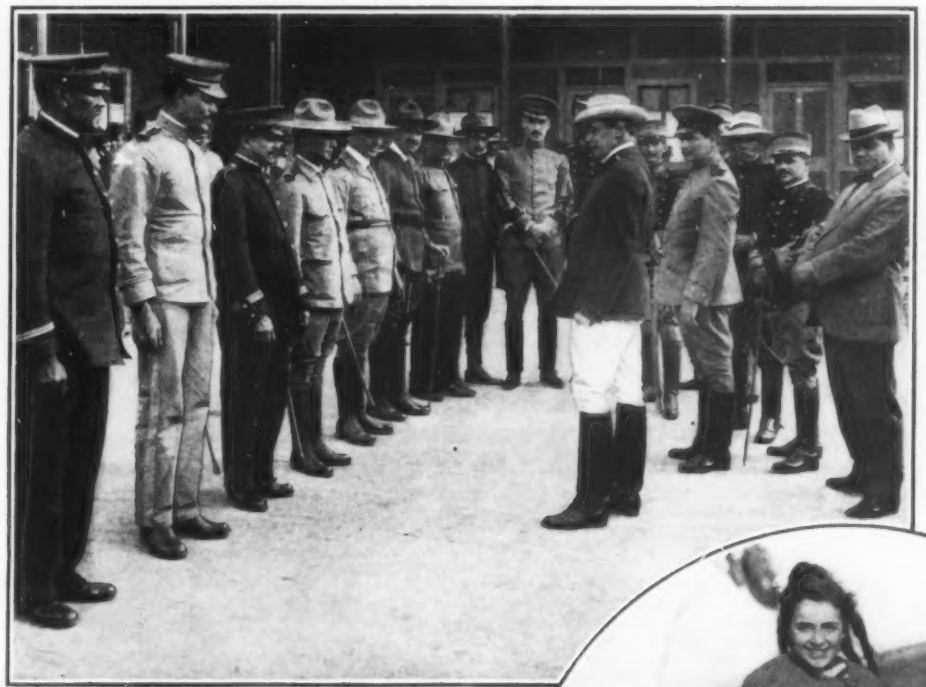
Among the radical departures which made the recent fête at Saranac Lake, N. Y., an unusually attractive tribute to King Winter was the introduction in the great carnival parade of several floats illustrating familiar children's stories. The most unusual of these was a representation of "Sing a Song of Sixpence," and no pie ever baked for a monarch contained such a collection of pretty little blackbirds as the monster confection shown in the picture.

PEOPLE TALKED ABOUT

HARLINGTON

GENERAL FUNSTON'S PLAYMATE

When he was seized with the sudden attack of illness from which he died, General Frederick Funston was playing with little Miss Inez Silverberg, the seven-year-old daughter of Mr. and Mrs. Minor Silverberg of Des Moines, Iowa, who were stopping at the hotel in San Antonio where General Funston was staying. By the death of the fearless general the army has lost one of its most able leaders and Inez has lost a kind, big-hearted companion.



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AN UNRECOGNIZED PRESIDENT

While he was Minister of War under Costa Rica's last President, Frederico Tinoco executed such a successful revolution that without firing a single shot the President and Vice-President of the republic fled to America. Tinoco thereby became President. President Wilson has thus far refused to recognize him as President, but as long as he is commander in chief of the army, recognition in his own country is assured. Here he is seen reviewing the officers of his army. The President is in the center foreground. The stout man in uniform behind him is his brother, the Minister of War, J. Joaquin Tinoco. In the center background, is Joaquin's nephew and aide, Guillermo de la Guardia.

HARRIS & EWING

SECRET SERVICE MEN GUARD THE PRESIDENT

So grave has the situation in Washington become that it has seemed wise to take extra precautions to guard the safety of the President and his family. Three secret service men and one of the naval aides accompanied President and Mrs Wilson to and from the commemorative services on Washington's birthday, held in Memorial Hall. With Mrs. Wilson, in the foreground, is Colonel W. W. Harts, in charge of the office of public buildings and grounds.

STERRITT

SHE RAISED $20,000

When Marjorie Sterritt read that the United States Navy needed battleships, she started out to buy one with a dime, and she asked the school children of the nation each to contribute as much, and no more. Her plan raised $20,000, which is a large sum for a dime to begin, but it is only about one per cent of the cost of a dreadnought, so the Navy Department decided to devote the fund to raising the efficiency of the navy by using it to award prizes for marksmanship.

THRALL

A LARGE FAMILY TO FEED WITH THE COST OF LIVING SO HIGH

Six sons and eight daughters comprise the family of Mr. and Mrs. Samuel Lamontague, of Lawrence, Mass. All of the 14 children, with the exception of the eldest daughter, who is away at school, take their three meals per day at the parental dining table. The children's ages range from one year to 19 years.

CRANDALL

NOTED JOURNALIST MADE A KNIGHT

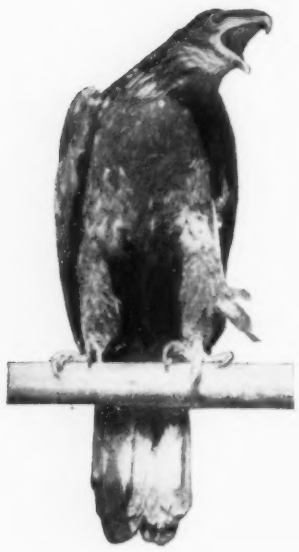
Sir Hugh Graham, who, since 1869 has been the sole publisher of the Montreal Daily *Star*, is the first journalist in the British Dominions to be raised to knighthood and the first Canadian-born resident to be thus honored. At the age of 14, Sir Hugh came to Montreal from the farm and became an office boy in a little daily paper. In a few years he had saved $200 with which, plus his tireless energy and pluck, he started the great daily which he now publishes.

PREPARING FOR

KINSLER

YOUNG PATRIOTS OF AMERICA MOBILIZE

Humansville, Mo., is not a large town but it is one hundred per cent. American in its spirit, as this picture illustrates. The school boys, in the past few weeks, have spent their play time in battles to the fierceness of which the red ink on their wooden swords testifies. The motor cycle corps of dispatch riders has been kept busy bearing the news of one conflict after another in which the cannon, which used to be a piece of stove pipe, successfully and gloriously defended the American flag.



MARINE CORPS

UNITED STATES MARINES PREPARE TO FIGHT AIRCRAFT

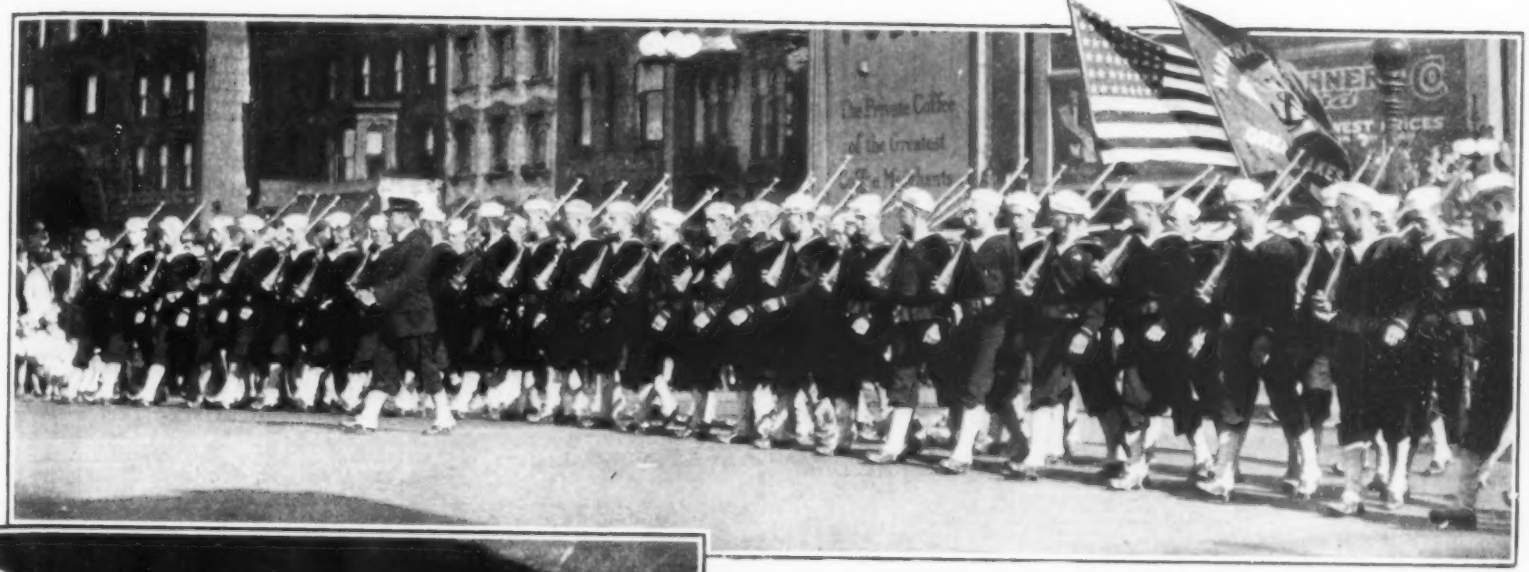
Two of Uncle Sam's battleships, the *Arizona* and the *Pennsylvania* are now equipped with anti-aircraft guns similar to the one shown below. These guns have a small bore, but they are so mounted that they can be swung in any direction or trained at any angle. Enlisted men in the Marine Corps have been given practice in rapid aiming and firing of these new and necessary weapons and are now thoroughly proficient in handling the guns.

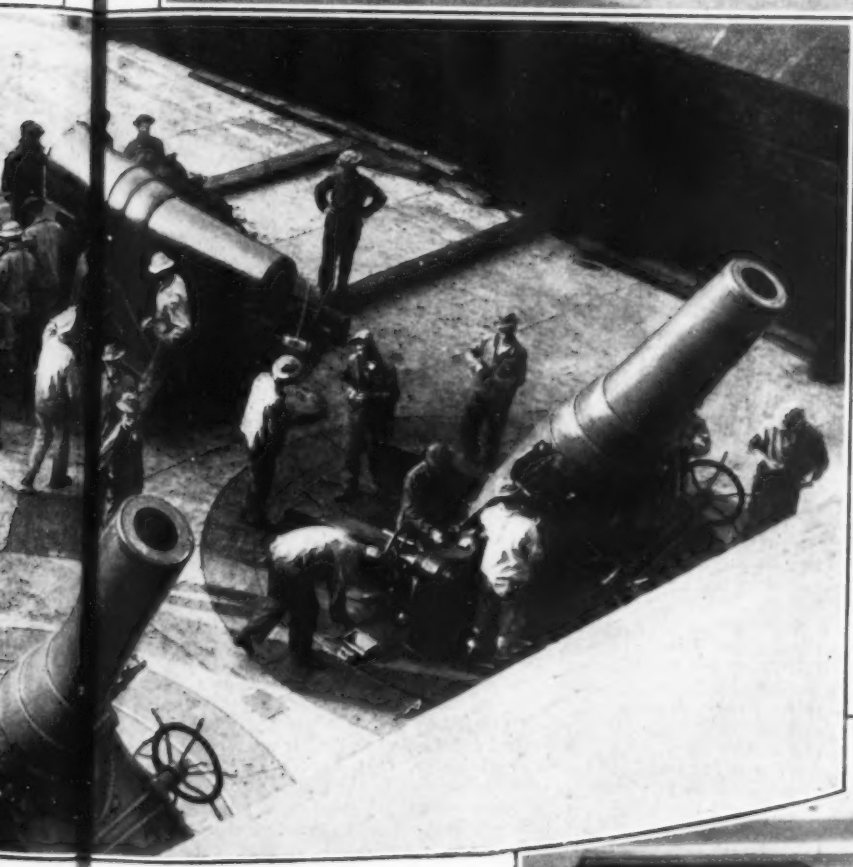
COPYRIGHT INTERNATIONAL FILM

BIG GUNS GUARD THE ATLANTIC COAST

Fort Du Pont, situated near Delaware City, Del., is a United States Military post, and the principal defense of the Delaware River. It occupies a reservation of 173 acres opposite Pea Patch Island. A garrison of three companies of coast artillery is maintained there at all times and is increased in times of emergency. The coast defense guns shown above have a range sufficiently long to make the approach of an enemy ship extremely hazardous.

FOR A CALL TO ARMS





NAVAL RESERVES' PARADE STIMULATES RECRUITING

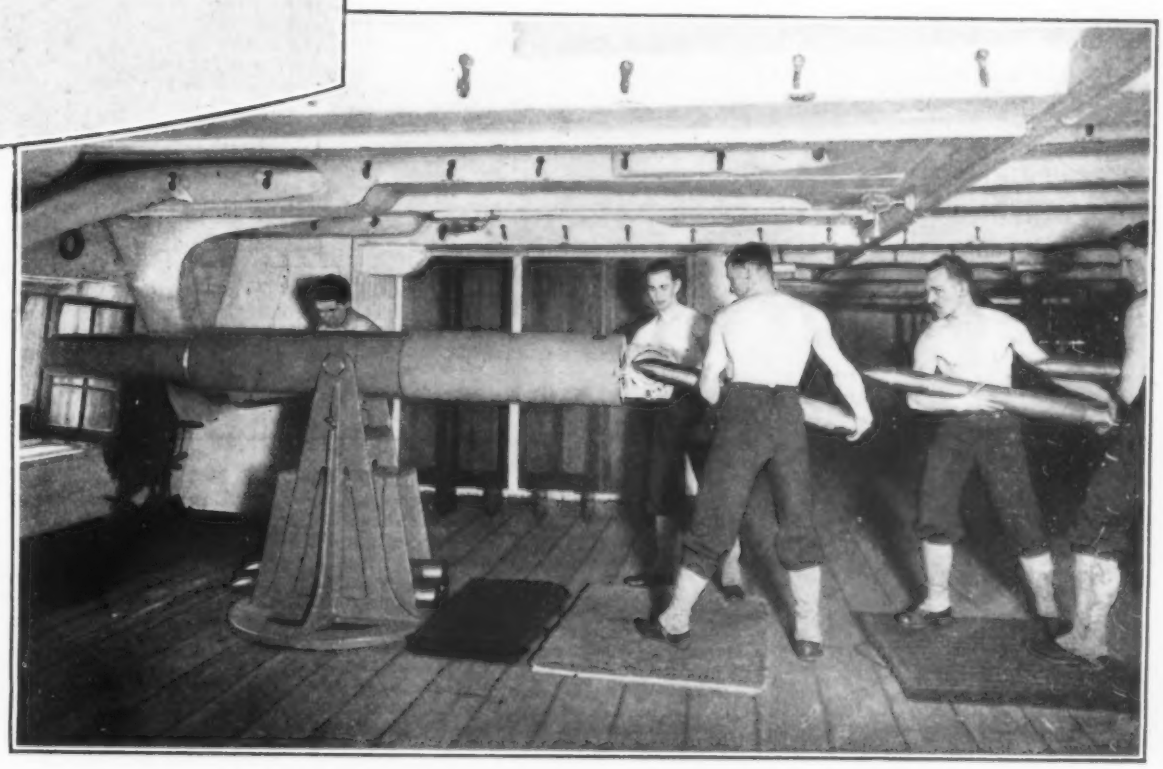
Under the direction of Captain Moffett of the Great Lakes Training School, at Lake Bluff, Ill., a campaign to increase enlistments in the Naval Reserve Corps in Chicago has been unusually successful. A recent parade of the reserves down Michigan Avenue caused a great stir of patriotic enthusiasm. When a detachment of men from the training school invaded the Board of Trade business was suspended and the traders put away their pencils and trading slips and joined in patriotic songs.

NATIONAL NAVAL VOLUNTEERS ARE BUSY ABOARD THEIR TRAINING SHIP

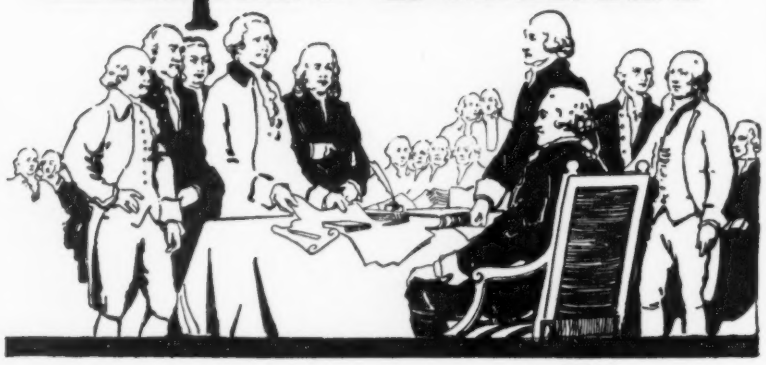
A few months ago there was comparative quiet aboard the good ship *Granite State*, given to the Naval Militia for use as an armory. Now a training school for rookies on board the ship on the Hudson River at New York makes it the scene of constant activity. Within the past month 2,000 men have taken the oath of allegiance to the President and have been busy, as the men in this photograph below are, learning the details of the handling of a four-inch gun.

THE MODERN SOLDIER IS WELL EQUIPPED

This horseman is ready for any emergency in any branch of the service. He took the prize in the parade of the military carnival of Fort William McKinley, at Rizal, P. I., recently. He appeared as "The Modern Soldier" and therefore included in his equipment everything that a cavalryman or an infantryman carries in the field, and added to this impedimenta a wireless outfit, lance, pick and shovel, shin-guards, and even a mine, which, for lack of other room, had to be swung from the horse's neck.



Founded by Empire Builders



On June 27, 1810, thirty-five years after the signing of the Declaration of Independence, a group of men gathered around a table in Ransom's Inn and organized the Hartford Fire Insurance Company of Hartford, Conn. They were men of the same character and affiliations as the founders of the United States—business men, mayors, governors, members of the legislature and of Congress—and as Jefferson and his associates planned the foundations of the United States of America, so Nathaniel Terry and his associates laid a firm basis for the

INSURANCE *Service* OF THE TWO HARTFORDS

The Hartford Fire Insurance Company and the Hartford Accident and Indemnity Company write practically every form of insurance except life insurance. For over a century Hartford losses have been fairly and promptly paid. Descendants of the Hartford's founders are still stockholders in the company today. The same high standards of financial strength and integrity have been responsible for the Hartford's steady growth through all these years.

Are you fully insured? Look over the list below and check the forms of insurance which interest you. Ask your agent or broker to get you a Hartford policy, or write to us and we will tell you the name and address of an agent who can give you rates and particulars.

The Hartford Fire Insurance Co.
The Hartford Accident and Indemnity Co.

Hartford Fire Insurance Company, (Service Department L 3), 125 Trumbull Street, Hartford, Conn.

Gentlemen: Please send information on the kind of insurance checked and name of Hartford agent to the name and address written on margin of this coupon.

☐ Fire	☐ Motor Cycle	☐ Accident and Health	☐ Druggists' Liability
☐ Rent	☐ Tractor	☐ Burglary and Theft	☐ Public Liability
☐ Use and Occupancy	☐ Merchandise in Transit	☐ Plate Glass	☐ Landlords' Liability
☐ Sprinkler Leakage	☐ Mail Package	☐ Workmen's Compensation	☐ Fidelity and Surety Bonds
☐ Explosion	☐ Registered Mail	☐ Employers' Liability	☐ Golfers'
☐ Tornado	☐ Samples and Baggage	☐ Elevator Liability	☐ Live Stock
☐ Hail	☐ Art Exhibitors	☐ Teams Liability	☐ Race and Show Horse
☐ Automobile	☐ Marine Insurance	☐ Doctors' Liability	☐ Dairy Herds

MEN WHO ARE MAKING AMERICA

(Continued from page 297)

since he paid that off he has scarcely borrowed a dollar. There is not a cent of mortgage on the sixty-story Woolworth Building.

One difference is that Ford is a manufacturer, Woolworth is not—"We don't manufacture a single article and don't intend to," Mr. Woolworth declares.

How did Frank W. Woolworth get there?

This is the first time Mr. Woolworth has been persuaded to tell in detail his early struggles. He dislikes talking about himself, but was finally induced to relate his early hardships. He portrayed neither hero nor martyr. He simply narrated just what he went through. Biography contains no more typically American experience.

"I did not have to overcome any handicap of inherited wealth," he began. "That usually takes all ambition for achievement out of a young man. I was born on a farm at Rodman, N. Y., but we moved to Great Bend, N. Y., when I was seven years old. We were so poor that I never knew what it was to have an overcoat in that terribly cold climate, I never knew how to skate because I hadn't the money to buy skates. One pair of cowhide boots lasted a year, or rather six months, for the other six months I went barefooted. My parents and theirs, for I don't know how far back, were Methodists, and I was brought up under the strictest discipline.

"I attended school in the winter and worked all summer. There isn't a thing on the farm that I haven't done. Often while I was sweating in the hayfield, I could hear the boys nearby playing baseball, but the only chance I ever had of playing ball was during the recess at school in winter.

"After leaving the public school, at sixteen, I took two winter sessions in a commercial college at Watertown, as it had always been my ambition either to become an engineer on the railroad or to get into business—behind the counter. My younger brother and I often took the old dining-room table, set it against the wall, ransacked the house for things to put on it, and then played at keeping store. How I envied the young fellow behind the counter in the village store! The farm never appealed to me—the only people farming appeals to, as a rule, are city folks—and they make poor farmers.

"After my commercial course, I tried my best to get into a store. I hitched the old mare to a cutter, went to Carthage, about seven miles away, and called at store after store looking for a job. Nobody would have me. But this only made me more determined to get into a store.

"The station master at Great Bend kept a two-by-four grocery store in a corner of the freight shed, and I decided to work for him just to get the experience in selling goods and also selling tickets, making out reports and the other simple office work that had to be done there. I became assistant station master—without pay. That was the nearest I ever got to fulfilling my boyhood ambition of becoming a railroad man and an engineer.

"Daniel McNeil, who ran the country store at Great Bend, knowing how eager I was to get into a store, said he would let me work for him and give me the same food to eat that they put on his own table, but that he couldn't afford to pay me any wages. He said, however, that he would try his best to find a job for me in Watertown or Carthage, where the prospects would be better. I never forgot his kindness.

"Every day he went to town I would go and see him in the evening to find out the news. One day he told me a man who kept a clothing store in Watertown would like to see me and asked me how I would like that kind of a job. I said, 'This is fine,' but down in my heart I didn't want to get into the clothing business at all. But situated as I was, I was ready to clutch at anything. It was a good store, but the best one in Watertown was the store of Augsbury & Moore, dry goods merchants, and Mr. McNeil asked me to wait a few days until he could see if he could not place me there.

"I could hardly wait for Mr. McNeil's return from Watertown. I was overjoyed when he told me that Mr. Augsbury had agreed to look me over. Next day, you may be sure, I was in Watertown. This was in the middle of March, 1873.

"When I went into the store they told me Mr. Augsbury was at home, sick, but I asked where he lived and made straight for his house. He greeted me with 'Hello, Bub. What do you want—a job?' I was a thin, emaciated blonde in those days, and I was wearing farmer's clothes. He immediately fired such questions at me as: 'Do you drink?' 'Do you smoke?' 'What do you do that's bad?' I told him I went to church every Sunday and didn't live in a locality where they did very bad things. My heart fell when he declared: 'You are too green; you have had no experience.' He added, however, that he would be in the store in the afternoon and that I might go and see Mr. Moore. Mr. Moore proved very discouraging. Finally, they both cross-examined me together. I imagine I was about the greenest fellow who ever came off a farm. They did not try to hide their opinion that I had probably no ability at all.

"'What are you going to pay me?' I asked.

"'You don't expect any pay, do you?' Mr. Moore flashed at me.

"'I don't see how I am going to live without pay,' I explained.

"'That doesn't interest us,' he snapped back. 'You should work a whole year for nothing, as a schooling. You have to pay tuition when you go to school. We will not ask you any tuition fee.'

"I asked him to wait until I could find out how little I could get board for, and back I came in an hour and told him that I could get a place for $3.50 a week and that in ten years I had saved $50—all the capital I had of any kind. I said I was anxious to meet them half-way, and that I would gladly work for nothing for the first three months providing they would pay me $3.50 for the second three months. Finally they consented, saying, 'We will give you a trial to see if you are any good.' They told me to come the next Monday morning, but I explained that I couldn't get to the store very early as I would ride down with my father, who was to bring in a load of potatoes, and thus save 33 cents railroad fare.

"Leaving my father and mother and home to strike out into the world, to tackle an uncertainty all alone was the saddest experience of my whole life. It was the 24th day of March, 1873, bitterly cold, with three feet of snow on the ground, but as the sleigh drove away I could see my mother standing at the door and she stood there as long as I was in sight.

"After struggling to get a heavy load of potatoes through snowbanks, we arrived at Watertown about half past ten. I left my little bag of clothes at my boarding place—there were no such things as dress suit cases in those days—and reported for duty. Mr. Augsbury was the first one I encountered.

"'Bub, don't they wear any collars in your neighborhood?' was how he greeted me. I replied, 'No.' 'No neckties either?' I again replied, 'No.' 'Is this old flannel shirt the best you have to wear?' he next asked. 'Yes, sir,' I replied. 'Well, you'd better go out and get a white shirt and a collar and a tie before you begin work.'

"I went and got properly rigged up, and shortly after I got back to the store Mr. Augsbury went to lunch. Nobody told me what to do. I hung around, feeling foolish. Most of the clerks went to dinner—lunch, as we call it nowadays—and in came an old farmer and said to me, 'Young man, I want a spool of thread.' I didn't know where they kept the thread, so I went over to Mr. Moore, who was busy at his desk, and asked him. 'Right in front of your nose, young man,' he snapped without looking up from

(Continued on page 307)

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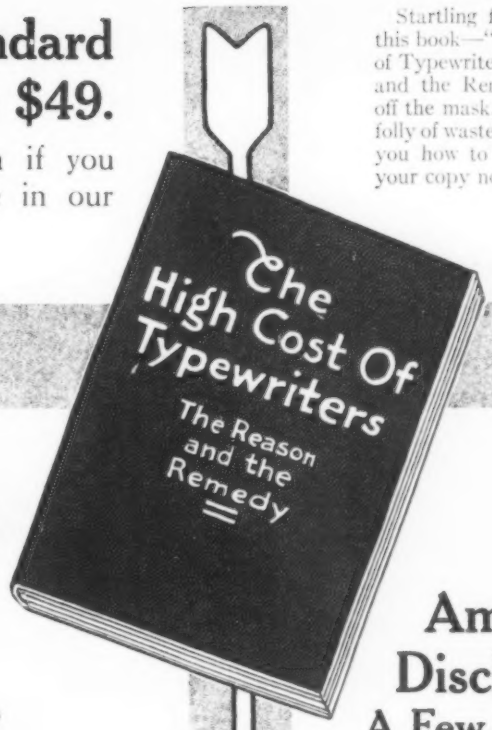

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The secrets of inflated prices.
The old system's strangle hold.
Costly purchase of good will.
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Analysis of wasteful sales expenses.

The Remedy

Finding the path out of the jungle.
The economies of self-selling.
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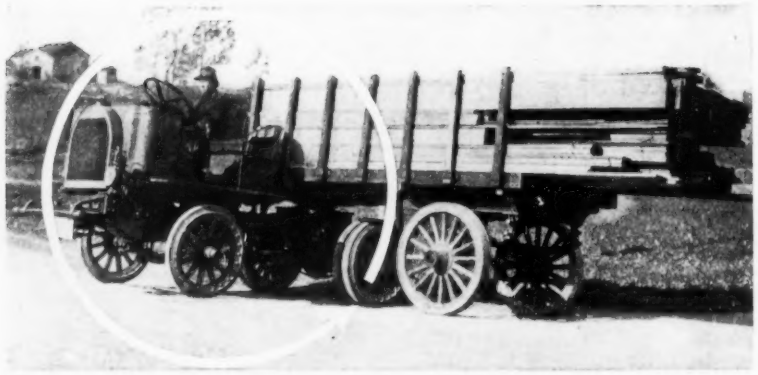

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INSURING 250,000 WORKMEN FOR $250,000,000

BY BALLARD DUNN

TWO hundred and fifty thousand workmen employed in American industries have had their lives insured by their employers. This represents insurance polices to the total amount of about $250,000,000. The premiums on these insurance policies are paid by the companies for which the men work. This system of insurance for employees, paid for and maintained by employers, has been growing over a period of about five years but has attracted little public attention. The whole subject was forced to the front on the first of the year by the action of the board of directors of the Union Pacific system, which took out insurance policies covering every one of its employees from sixteen to seventy years of age who have been in service one year or longer and who are not receiving more than $4,000 a year in salary.

ROBERT SCOTT LOVETT
Chairman of the Board of Directors of the Union Pacific System, which has insured every one of its employees.

This one instance means an insurance policy of $30,000,000 and includes some 30,000 employees at work on 8,000 miles of railway. Men and women are included, the office boy as well as the oldest employee. There was no examination, notwithstanding the fact that on the first of the year the Union Pacific System had more than two hundred men in its employ who were sixty-five years of age and over. No distinction was made between the clerk in the general office and the men employed in hazardous occupations, nor between union and non-union employees.

This plan, which has been given the general designation "group insurance," has spread rapidly and includes automobile companies, rubber manufacturers, cotton mills and silk mills and many banks. Under the group insurance plan as worked out by the Union Pacific system, the employer alone pays the premium, the insurance policy being issued by some regularly established insurance company. Many spokesmen for the workmen argue in favor of the latter plan for the reason that the employees do not have to make any contribution from their wages, the cost being assumed entirely by the company for which they work. An illustration of the reasoning of these spokesmen of labor is found in the *Western Laborer*, for January 6th, a weekly labor paper published at Omaha, and probably the most influential publication of its kind in that section. In a signed editorial, Frank A. Kennedy, who has for years been a member of the Typographical Union, speaking specifically of the Union Pacific plan, says:

> This is another step in the direction of "the industry bearing the human losses" that was considered visionary a few years ago. Of course, it will be said that if a man quits the company these benefits will cease. Sure they will, and if a member quits the Typographical Union or Carpenters' Union the benefits cease. The difference between the benefits of the Union Pacific while a person is a member of the organization and the Typographical or Carpenters' Unions is that the members of the latter pay for their benefits, while with the Union Pacific they cost the employee nothing. The printers' union has 60,000 members. During the last fiscal year the members paid $313,263.92 for the pension fund and $313,854.13 for the death benefit fund.
>
> There are any number of employees of the Union Pacific who cannot get insurance because of the physical examination or the extra hazardous work they are engaged in. Many of these poor fellows are husbands and fathers whose hopes and fears and love are just the same as the fellows who can get the insurance. Under the company's new plan these men are protected and their families protected. The freight house men, the tappers, laborers at the shops, section men, physically weak and delicate office men—all of them get these benefits they could never get heretofore. That is what makes this new plan of the Union Pacific shine all the brighter to me. The guy who gets big money can buy protection.
>
> The company may be selfish in promoting its pension, insurance and sick benefits. Who the devil cares a rap whether it is selfish or not, just so it takes care of its own. Of course, you know, the Typographical Union and other unions were unselfish when they inaugurated the various benefits for the members—that the members pay for. In a pig's eye! They were planned and put into effect for the very same reason probably that the Union Pacific put its new system into effect—to hold the members and to make them loyal because of the members' self-interest in what was coming to him.
>
> The Union Pacific is the greatest railroad in the world today and its new policy will make a job on it a prize. I wonder who the man at the top is who is putting over these big human propositions in the interest of the men away down below on the tracks, in the yards and shops? I would like to be a little bird up in a corner at the directors' meetings when he proposes one of these new welfare schemes for the boys who are "bringing home the bacon" for the stockholders.

Mr. Kennedy's comment makes it interesting at this point to give the details of the Union Pacific plan. Each of those who has been in the employ of the company for one year or longer and whose salary is not more than $4,000 per annum is given a life insurance policy for an amount equal to his annual salary, payable to his beneficiaries upon his death. There is a minimum policy of $500 and a maximum of $2,500. If an employee is permanently disabled before he reaches the age of seventy years, at which time, under the company's rules, he is retired under its old age pension plan, his life insurance may be paid to him as an annuity—thus becoming a sustaining fund. The plan also includes health insurance and insurance against accident. Under this feature employees who are compelled to remain away from work because of illness or accident are paid benefits to the amount of one-half their yearly salary, the minimum basis for such benefits being at the rate of $5 per week. The total maximum payments for the period of incapacity may be as much as $2,500. The payment of benefits under the latter features of the plan in no way affects the payment of the life insurance. The life insurance also covers those employees who may be retired on pension from and after the establishment of the plan, January 1st, 1917.

"The object which the directors expect and hope to accomplish by this insurance," said R. S. Lovett, Chairman of the Board of Directors of the Union Pacific, in announcing the plan, "is to afford the employees of the company the satisfaction of knowing, that so long as they are in the service, some financial provision, although comparatively small in some cases, has been made for them and their families against the misfortunes of death, injury and illness. It is a measure prompted by good will toward the employees and their families, whose welfare is borne constantly in mind and whose co-operation in establishing the success of these properties is greatly appreciated."

Judge W. A. Day, President of the Equitable Life Assurance Society, who is looked upon as the father of the plan in America, said to me: "I look upon group insurance as an expression of the group soul—which most happily is the English translation for the great French call of brotherhood, esprit-de-corps."

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MEN WHO ARE MAKING AMERICA

(Continued from page 304)

his writing. I pulled out a drawer directly in front of me and sure enough found it full of spools of thread. 'I want number 40,' said the farmer. I never knew till that moment that thread had a number. I fumbled all around the drawer looking for number 40, but could not find it. I appealed to Mr. Moore to know if we kept number 40. 'Certainly; right in the drawer in front of you,' he said quite sharply. I had to tell him, 'I can't find any.' 'Just as I expected,' he snapped as he got down from his desk and showed me the right kind of thread. He immediately returned to his desk.

"'How much is it, young man?' asked the farmer. I had to turn once more to Mr. Moore. It was eight cents. The farmer pulled out a ten-cent shinplaster. 'Mr. Moore, where do I get change?' I had to ask. 'Come right up to the desk and make out a ticket,' he ordered me. I picked up one of the blanks and studied it all over to see what I could do with it. But I was stumped. 'Mr. Moore, I don't believe I know how to make this out,' I had to confess. 'Hand it to me; I will show you,' he replied. Next I had to ask, 'Where do I get my change?' 'There's the cashier right there, can't you see him?' he said impatiently.

"No sooner had the farmer gone out than another came in for a pair of mittens. This time I knew how to make out a check and where to get change.

"But as time passed, never once did I receive one word of sympathy or encouragement from a single soul. The other clerks made my life miserable by constantly poking fun at my ignorance and by always keeping me in the back of the store. Only one treated me with any consideration, a young fellow named Barrett, who later became a wealthy merchant. We remained great friends right up to his death, a little while ago.

"At the end of two and a half years—the name of the firm meanwhile had been changed to Moore & Smith—I was getting only $6 a week, and when I heard of a vacancy in another store I went to apply. But when I saw how higgledy-piggledy everything was I decided to name a high salary, thinking to be turned down. I asked $10 a week, and was astonished when the proprietor, Mr. Bushnell, said, 'All right, when will you commence?' I took the job, and on this big salary I felt justified in getting married. However, I found this store very distasteful. I tried to make it look attractive and I also dressed the windows, but Mr. Bushnell reprimanded me, and told me to confine myself to selling goods. This was my weakest spot.

"After a couple of months he met me in the basement one day—I had to sleep in the basement with another young fellow, armed with revolvers, to protect the store from burglars. He unceremoniously told me there were boys getting $6 a week who sold more goods than I, and that he could not continue to pay me $10 a week. I asked if it would not be a good idea to keep the store in attractive shape and display the goods to the best advantage so as to attract customers. But he replied, 'I don't want you to do anything but sell goods,' and he cut my pay to $8.

"This was a terrible blow. I was almost tempted to give up. I became terribly depressed. I wrote a pitiful letter to my mother. She sent me in reply the most lovely letter anyone ever penned. She finished up many encouraging assurances with this sentence: '*Some day, my son, you will be a rich man.*' Somehow the expression of her faith in me buoyed me up. I kept up the depressing struggle until I was near death's door from sickness. For a year I was at home unable to do a stroke of work. I became convinced that I was not fitted for mercantile life.

(Continued on page 309)

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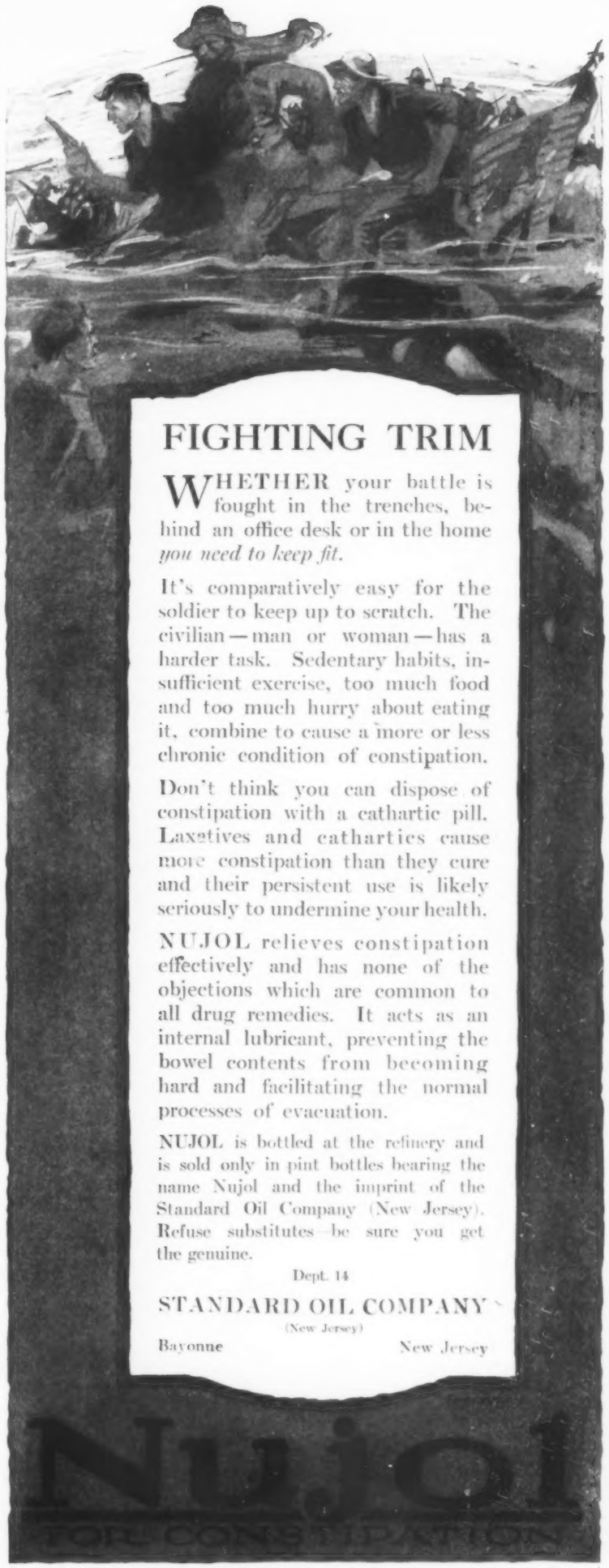

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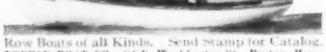

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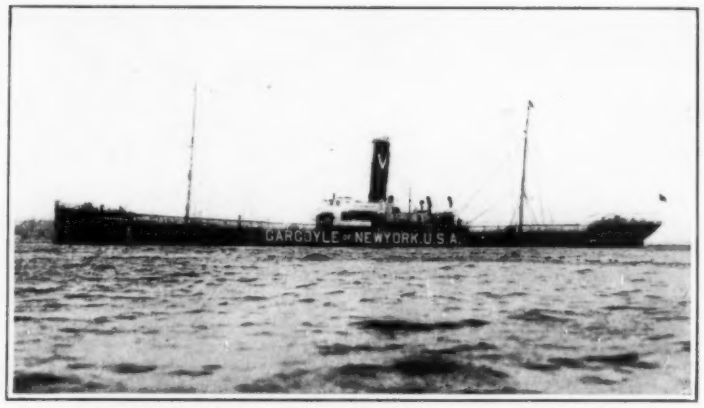

CHALLENGING THE SUBMARINES IN THE DANGER ZONE

The steamship *Gargoyle* carrying a cargo of bulk oil for the Vacuum Oil Company recently sailed from New York for a European port not designated. All the licensed officers of the company's vessels engaged in trading in the war zone have been insured by the company for the benefit of their families—the first instance of an American steamship owner taking out insurance of this kind.

ONE of the greatest handicaps placed on the American exporter is the La Follette Seamen's Act. As an illustration of the serious injustice it works let me relate what it has done to the lumber trade of the Pacific Northwest. For several years the lumbering concerns operating in the States of Washington and Oregon had been developing an exceptionally nice business with the eastern ports of this country, shipping their products in American vessels through the Panama Canal to New York, Baltimore, Philadelphia and Boston. As soon as this trade assumed interesting proportions Canadian lumber firms began entering the market aided and abetted by the La Follette law, the advantages which Great Britain and her colonies enjoy in the use of the Panama Canal, and the further fact that there is absolutely no duty charged on Canadian lumber imported into this country. Much of this lumber is shipped from Bellingham, Wash. Vancouver, B. C., is just sixty miles north of Bellingham and the forest in its vicinity produces the same type of wood as is grown in Washington. The favorable British shipping laws have enabled the Canadian lumber dealer to export timber from Vancouver, through the Panama Canal, and to lay it down at our Eastern ports at approximately 40 per cent. less than timber grown within the United States. As a consequence the Canadians now dominate this market and the American timber concerns in Oregon and Washington have been demoralized, many of the smaller concerns becoming bankrupt. Appeals to Congress have been productive of no results. Canada charges a duty on American lumber of 25 per cent. advalorem, plus 7.5 per cent war tax with an additional 15 per cent dumping assessment. If our Government could be induced to place a similar duty on Canadian lumber American firms operating in Washington and Oregon could at least compete and be in a position to regain the trade now lost to them.

"Despite the setbacks which we lumber men of the Northwest have experienced and the complete failure of the Government to come to our aid, there has been a decided increase in shipbuilding on the Pacific Coast," said Mr. J. J. Donovan, a prominent lumber dealer of Bellingham. "Every ship yard on the Pacific coast is busy. Within the past year 103 wooden vessels have been built or are in process of construction and more will be started as soon as those at present building are finished. These ships average 46 feet beam, are 22 feet in depth, and about 290 feet in length. They are approximately 1,500 tons burden, can carry as much as 2,000,000 feet of lumber, and are built of Douglas fir. Some are all sail, others steam and sail, while many are equipped with sail and a semi-Diesel engine. If we can only get a sane shipping law and a duty placed on Canadian lumber our business will be thriving, and we are looking to the coming Congress to give us this much-needed assistance." Naturally the Canadians do not give the American lumber dealers in the East the benefit of the enormous profits they are making, but quote prices sufficiently low to get orders from the Northwest producers. This condition of affairs should be remedied at once.

Under date of February 23rd a new decree has been issued by Great Britain prohibiting the importation of many articles. Among those included are agricultural machinery, boots and shoes, gloves, glass, linen, yarns, canned salmon, lobster, silks, skins, furs, candy, tomatoes, typewriters, wines, mineral waters, art works, books, magazines, papers, periodicals of more than 16 pages, perfumes, toilet waters, artificial flowers, bonnets. France has objected strenuously to the last four articles because she supplies them, but so far her protests have been unheeded. Americans are affected in many lines, notably typewriters, canned goods, boots and shoes, and agricultural machinery. The chances are that this decree will be in effect only during the war, but it is destined to cut down our exports to England.

TRADE ITEMS OF INTEREST

Of all the cargo from overseas Japan's is the best packed.

Sixteen per cent. of South Africa's requirements came from America last year.

Costa Rica shipped 4,753,000 bunches of bananas to the United States during 1916.

The indications are that the 1917 yield of sugar from Cuba will be about 3,600,000 tons.

During the past two years Canada has sold municipality, railroad and other securities to the value of $659,000,000 in the United States.

Denmark supplies England with 60 per cent. of her butter. Most all the so-called English and Irish bacon comes also from Denmark.

Chile has enough nitrate to supply the world with this commodity for 200 years. Last year she shipped the United States $132,067,378 worth of this one product.

ANSWERS TO INQUIRIES

Mr. Aughinbaugh will answer all inquiries about foreign trade subjects promptly by mail. Such answers as are of general interest are printed under this heading. All subscribers to LESLIE'S *are invited to make use of this service, which is entirely free.*

R. L. F. An American confectionery store might do well in Havana, Buenos Aires and Rio de Janeiro. I suggest that you also add a soda fountain and a tea parlor.

W. B. Wheat buyers in the Argentine and Uruguay must speak Spanish for the simple reason that they do their business with natives unfamiliar with any other language.

A. L. B. Employment agencies exist in the larger cities of Latin-America but I would not advise an American to attempt to enter this field. It is controlled by natives exclusively who understand those with whom they do business, a specialty in itself.

K. C. M. Co. I would not advise you to try to sell rugs in Latin-America, excepting possibly the Argentine, Uruguay and Chile. The climate is too warm for them; people rarely use them and they would afford a nesting place for fleas so numerous in most of these lands.

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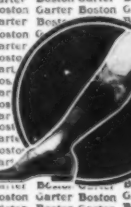

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Franklin Institute, Dept. A-122, Rochester, N. Y.

MEN WHO ARE MAKING AMERICA

(Continued from page 307)

"About the time I recovered my strength a man sold me a four-acre farm for $900. I had no money, but I raised a $600 mortgage and gave him my note for the other $300. My wife and I began raising chickens, potatoes and everything we could see a dollar in, to make ends meet. After we had struggled along for about four months, Moore & Smith offered me $10 a week to come back and tone up the store.

"This was positively the first recognition I had ever received for the hard work I had put in. My wife remained on the farm until we rented the place and took a three-room home in Watertown. At the end of the first year we had saved $50 in addition to having lent my father, who was very hard up, $20, and also after having paid the bills incidental to the birth of our first baby. It called for frugal management. I worked from seven in the morning till ten every night. I kept on working in this store from then (1877) until I opened my first five-cent store at Utica, New York, on February 22nd, 1879.

"The rest of my story you know."

How Mr. Woolworth came to start for himself is worth recording. A visitor from the West told Moore & Smith, in 1878, that "5-cent sales" were proving extremely successful in a store out there, and advised the Watertown firm to hold such a sale. Mr. Moore went to New York, bought less than $100 worth of 5-cent articles, waited until Fair Week and then announced the unique sale. Tables and counters were heaped with new and old goods. In a few hours there wasn't a single article left unsold. The experiment was repeated on the following Saturday, and soon the "5-cent sale" craze was raging not only in Watertown, but was spreading to other towns.

Mr. Moore, who had come to have a high regard for Woolworth, advised him to start a 5-cent store, and agreed to accept a note for $300. The first Woolworth store contained exactly $321 worth of 5-cent articles.

The store proved a failure. The craze, much overdone, was beginning to peter out. Mr. Moore, however, again backed him up, this time at Lancaster, Pa. From the moment the doors were opened the store proved a success. Before long, one after another of the 5-cent stores, which had sprung into existence all over that part of the country, failed. In time Mr. Woolworth was the only man left in the field.

He started a store in Harrisburg, Pa., in June, 1879, very shortly after the opening of the Lancaster store, installing his brother, C. S. Woolworth, as manager. This venture was unprofitable and was dropped. But Woolworth now was more confident than ever that he had discovered his life's work.

(Continued on page 314)

ST. PATRICK'S SONS

There's Casey and Tracy, O'Connell, O'Donnell,
And Cooney and Rooney and Mooney and Moore,
McGarrity, Flaherty, Rapperty, Capperty,
Kelly and Connors from Erin's green shore.
Hannigan, Brannigan, Reilly and Flanagan,
Donovan, Mulligan, Keefe and O'Toole,
Callahan, Morrissey, Ryan, O'Shaughnessy,
Egan and Hogan and Cavan and Poole.

Each man has a shamrock, a dear little shamrock,
Jauntily stuck in his holiday coat,
A prayer on his lips to the blessed St. Patrick,
And a lump for the smell of the peat in his throat;
For this is the day when the phonograph records
Are songs of old Ireland over the sea,
The "Roisin Dubh," and the "Boys of Killarney,"
"Wearing the Green," and "Cushla Ma Chree."

Bannon and Cannon, Costello and Fallon,
McFadden, McCarty, Mahoney, Malloy,
Dwyer and Powers, O'Malley and Kearney,
Brien and Brennan, O'Shea and McCoy.
The beautiful harp-flag, all emerald and golden,
To the hearts of these Irishmen ever is dear,
But behold! if America calls for defenders,
Every son of St. Patrick will answer "Right here!"

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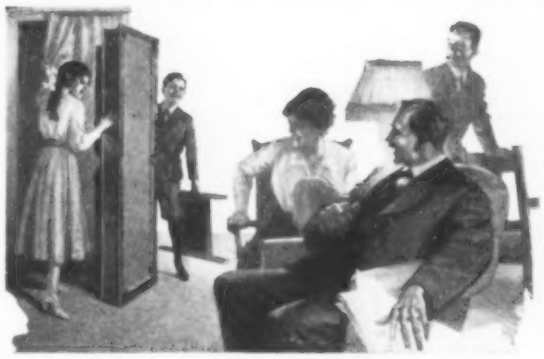

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This machine adds with all the speed and accuracy of highest priced machines, yet measures only 2 x 9 inches and costs only $15. The Ray also actually subtracts by direct simple movements.

Think what this means in convenience and efficiency—an adding machine for every desk, to supplement the work of the big listing machine, to do cross additions and flat work on ledgers, to add loose invoices and checks, and to perform without error or loss of time the many small additions and subtractions that arise during the day's work. The Ray also adds fractional parts such as feet and inches.

The Ray is a non-listing machine, but your additions can be proven by its true subtraction feature if checking is necessary.

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but pin this coupon to your business stationery and send to us, and we will send you a Ray for 20 days' free trial in your office. No cost or obligation to you. Just send the coupon today and prove the value of a Ray machine on your own desk. You will find like others that

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WAR AMONG THE SNOWY PEAKS

(Continued from page 295)

uous by the absence of blue, with the exception of the blueness produced by the cold.

White was the order of the day, and a lovely white, at that. Snow begins to fall around the middle of November and lasts till April, and the mountains and adjacent towns and villages present a most picturesque appearance.

It is almost impossible to describe the exquisite fairyland vistas, the delicate lace tracery on the trees, the immense icicles formed by the frozen water that drained the land, and tried to reach the gutters, down the banks; the fantastic shapes caused by the snow being blown in all directions.

In company with other American correspondents, I had started in high-powered motor cars, up the foot hills, until the grades became too steep, continuing the ascent in dog sleighs, and sleighs drawn by mules, "dumped" out of both in a blizzard.

Most of us were about "all in" when we struggled back to our objective point, only to find the open motors had not been able to reach there, owing to the heavy grades, and snow drifts.

As luck would have it, permission was finally obtained and we were thankful to be returned in a closed French ambulance to our billets some 15 miles away.

How my old friend Jack London would have enjoyed the dogs, with the sleighs!

I could easily have believed I was in Alaska—deep snow all around, the excited dogs eager to get started on their journey, barking and yelping as though possessed, rolling over in the snow and getting their harness all tangled up.

To prevent them running off before their time, the sleds were tied with a rope to trees by the trail. There were nine dogs to a team, four pairs and the leader, and as each man was assigned to a sled, it made a very easy load for them. The Commander told us that they could go 40 miles a day with loads varying from 600 to 1,000 pounds according to the condition of the trail.

We went follow-the-leader fashion, ten sleds in all, consisting of the six American correspondents, two staff officers, one divisional captain to which the dog teams were attached; and the commander of the dogs, who by the way, was a Canadian engaged for many years in the Hudson Bay fur trade.

He had been with dogs all his life, knew all of these by name, and also their dispositions. He wore no overcoat or gloves and said he was not cold. We wore both, and were almost frozen stiff.

I don't know whether the man in charge of my sled failed to stand upon the pronged fork that formed the brake, or whether it was on account of my being a lightweight, and he misjudged the pressure required—but I do know that at the moment he slipped the rope from the tree, the dogs rushed off without the helpers and I was in a runaway sled. It was fine sport for the dogs, and we went along at a great rate until we came to the first curve, or bend in the trail—then, as I had been anticipating, the sled overturned and I was rolled over and over in the snow, while the dogs, freed even from my weight, scampered off.

As they tried to pass the sled ahead, they were captured, and held, until I could reach them. I tried to believe that I also enjoyed it, but as we ran into the blizzard a few minutes later and I had not recovered from my immersion in the snow drifts, I will be truthful and admit that I was not particularly impressed with that mode of travel.

There are two sections of dog transports, each consisting of 150 animals, making 300 altogether. They are employed in carrying supplies and ammunition. Some have been killed by shell fire, and others have received injuries in various manners; one of our dogs was kicked by a mule, as we passed, and had a leg broken.

The dogs came from Alaska, Canada, and St. Johns, N. F., and their one aim in life seemed to be to draw the sled along. When held for a moment, if passing mule convoys on the trail or ox teams with food supplies, and, occasionally, other dog teams returning to base, they relieved their impatience by snapping at their fellow dogs or rolling over in the snow. But if they wanted to behave fairly reasonably, they only buried their noses deeply in the snow, looking around at the drivers as they emerged, to see why they were not allowed to start again, emitting reproachful yells.

And so we climbed the highest mountain in Alsace. In another spur of the mountain we were transferred to mule sleds, which were not as satisfactory as the dog sleds. Three of us were together in a sled drawn by two mules, trying to get our breath as we struggled against the icy cold wind, when we suddenly overturned, and our mules ran away. The team ahead of us had tried to run away and had just been checked by the divisional captain, who, seated beside the driver, had pushed him out of the way and assumed the drivership himself. His friends the two Staff officers had promptly thrown themselves from the sled and it was just brought to a standstill, when our team rushed upon it and caused them to run away again, with the result that it was overthrown and the captain run over.

We returned from the mountain climb in an ambulance, glad of the opportunity.

As we started up the first part of the mountain, we met a little American ambulance car, making its daily trip to its "Poste de Secours" near the top. We were in one of the celebrated big French motor cars, yet could not "make" the stiff gradients, and had to get out and push; our American friends also helped to push us around the steep bends. One of them, a Mr. Miller of New York, was a new member of the American Field Ambulance which is doing such splendid work out there. The other turned out to be Louis P. Hall, brother of Richard N. Hall, who was killed on Christmas Day by a shell striking his car, only a few hundred yards from where we were. We passed the spot a little later, and I photographed his grave, buried in snow.

Americans ought to be proud of the splendid work the American Field Ambulance has been and still is doing over here in such sordid surroundings—in some sections up to their eyes in mud, in other parts nothing but snow and frost, yet, nothing seems to discourage them. It is no wonder that at Richard Hall's funeral the French officer in paying tribute to his bravery said: "Richard Hall, you are to be laid to rest here, in the shadow of the tri-colored flag, beside all these brave fellows, whose gallantry you have emulated. You are justly entitled to make one of their consecrated battalion! Your body alone, gloriously mutilated, disappears; your soul has ascended to God; your memory remains in our hearts—imperishable—Frenchmen do not forget Driver Richard Hall—Farewell."

And so with a lump in our throats, and moisture in our eyes, we lifted our hats as we passed his resting place.

Then we reached the trenches on the summit, and with difficulty scrambled through them, slipping on the icy paths or falling into heaps of snow until we finally got within a few yards of the enemy. Some of the dugouts were hewn in the solid rock of the mountain, as were the lookout points where the outposts were stationed with their rapid fire guns, ready to repel any attack.

There was an attack a few hours before we arrived, and some men killed, as the stained white snow disclosed, but it is difficult to believe that any big offensive movement can take place in that region, now that both sides are prepared.

We finally managed to get to the extreme end of the Allies' fighting line, where it touches Swiss territory, and where the observation balloon (sausage) is keeping a strict lookout, to see the first signs of a German advance through Switzerland.

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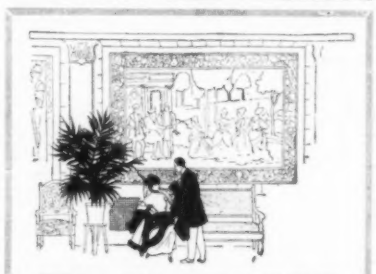

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THE MARVEL OF INVENTION

BY SCOTT A. FARLEY

WHAT a shame that Mother Shipton, after foretelling great inventions that were to follow, fell down on her dates by arranging to wind up all things in 1881? Why, bless her old soul, at that period Orville Wright was but ten years of age, just running around the yard with his first kite; Marconi was seven years old, still wondering what caused the sparks to fly from his pet cat's back when he rubbed her fur the wrong way. Besides, we feel now, although not conscious of the fact at that period, that life without the automobile, typewriter, electric cars, the perfected telephone system, etc., would be scarcely worth the living.

Old Man Opportunity gives us all one call. The trouble is we have too much "Missouri" in our make-up and fail to welcome the old fellow. For example, I know a Rochester man, who is poor as far as this world's goods go, who delights to tell his friends of the time when George Eastman met him on the street and asked for a loan of $2,000 to experiment with photographic films. He didn't take the chance and his opportunity was lost.

All inventions are not appreciated or their usefulness known instantly. Professor Morse's telegraph was in use several years before it was regarded as safe for a man to copy by sound, instead of reading off the dots and dashes from tape. Nathaniel Hucker, still in the business at Buffalo, recalls that in 1852 he was threatened with discharge if caught reading by sound.

But 26 years ago the telegraph editor of a Rochester daily newspaper refused to accept typewritten copy, preferring handwriting. Yet I noticed the other day a leading magazine printed a notice: "All manuscripts refused unless typewritten." Thus we progress.

While employed by the Associated Press in the office of the Albany *Journal* in 1886 I came in contact with my first typewriter. The editor, Mr. John A. Sleicher, was the possessor of the machine and during his absence from the office I stole chances to learn the keyboard. Copying telegraph by pen was tiresome work and, having heard of an Elmira telegrapher who had mastered the art, I was jealous for a chance to try it out. This occurred one day when Editor Sleicher was supposed to have gone to New York City. I was getting along nicely, when the door opened and there stood the editor.

"Say, boy, have you got my typewriter?" at the same time picking up some copy. "Well, well—good copy, but I want the machine and I guess the boys can read your writing better than mine."

Having studied over some of the editor's pen copy the day previous, I—well, I didn't question his logic. About a year later, having been transferred to the Rochester *Union & Advertiser*, a new machine was found covered with dust on a shelf—taken in payment for advertising. Without authority it was put into commission. When the telegraph editor came on duty he complained of such copy: "Cut it out; can't measure my space and the compositors will object."

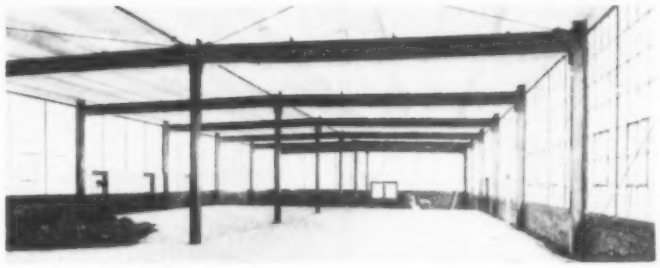
Soon afterward, however, Editor William Purcell, a man in his 70's, but of a progressive mind, called me to his desk and said: "Sonny, what were you doing on the typewriter?"

"Copying the A. P., sir, instead of writing it with a pen."

"Bring me a sample; never knew that could be done."

Looking at the copy, a smile beamed over his face as he added: "When I was on the 'cases' 35 years ago (1843) I could have made big money with that copy. Go ahead and use the machine and if my son stops you again send him to me."

Thus was installed the first typewriter in a Rochester newspaper office. The use of this machine has doubled the amount of copy furnished papers by the less modern way.



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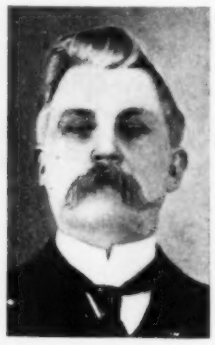

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THE public makes the market. The impression that a few operators can advance or lower prices as they please, is a sadly mistaken one. If this could be done by a dozen men, or by a hundred, or a thousand, there would be no need of a stock market, for these gentlemen could combine and enrich themselves beyond the dreams of avarice.

No, the stock market is made by the public. When the public is scared and refuses to buy the market languishes, business halts, and uncertainty prevails. When the public is badly scared, it becomes panic-stricken and unloads by wholesale and all must take their losses, big and little operators alike.

I do not mean to say that large operators are not able to influence the market to a certain degree and under favorable conditions, but they cannot do this to the extent that most persons imagine. They make their money by operating skillfully on the side that they think will win, whether the bull or the bear side.

This was clearly developed during the recent "leak" examination at Washington, for it was shown that the heavy bear operators who reaped the largest profits were those who were quickest to recognize the danger signals regarding our foreign complications. These big operators are not the only ones who profited by their experience and good judgment. I know of many small dealers who took the bear side promptly and cleared up a few hundred or few thousand dollars according to the extent of their operations.

But this is the kind of business that the investor has little to do with. The traders who are in and out of the market day by day and sometimes hour by hour, constitute the large speculative element. They have their losses one day and make them up perhaps the next, and perhaps they don't.

The safe, careful and successful dealer in securities is the investor who buys not to sell at a small profit, but to hold for the advance that comes with good times. He buys when other people are liquidating, when the market is weak, and prices declining, and he sells when the market is buoyant, prices advancing, every one buying.

We have been passing through a period of uncertainty. There has been some liquidation on the part of some holders, and there has also been heavy buying by those who believe that, no matter whether we are involved in the great war or not, our factories will be kept busy and prosperity continued.

H., Chicago, Ill.: As its ore deposit is of low grade, Alaska Gold is a doubtful speculation.

O., Detroit, Mich.: It is always better to buy a stock outright, especially if low priced and speculative.

E., Reading, Pa.: Under existing conditions it would be wiser to wait before buying Chevrolet or any other of the motor stocks.

C., Chicago, Ill.: It seems better to join in the American Real Estate reorganization plan than to lose the money you have paid in.

B., Providence, R. I.: Crystal Copper Co.'s property is pronounced promising, but it has not been fully developed or begun to pay dividends.

H., Mercersburg, Pa.: Better hold your stocks at present. While the market shows a halting tendency and may have a break it will come back. The foundations are good.

F., Augusta, Ga.: A sudden declaration of war would give the market a shock and prices would break, but recovery would follow. A slender margin is always dangerous at such times.

K., Marietta, Ohio: Neither of Aetna Explosives stocks is attractive. The dividend on the preferred has been passed because the company needs working capital. The common is even less desirable.

H., Milwaukee, Wis.: Your International Paper common is well margined. The plan to clear up arrears on preferred favors the common. It seems advisable to hold your stock for future development.

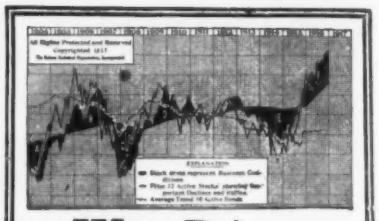
E., St. Johns, N. S.: Stocks of the British American Tob. Co. Ltd., and Imperial Tob. Co. of Can. Ltd., are yielding good returns, the companies' business apparently not having been adversely affected by the war.

D., New York City: After suspension of dividends for about 16 years American Linseed preferred was lately put on a 3 per cent. basis. The company has had a profitable year. The preferred is a fair purchase. The company should profit by peace.

G., Alton, Ill.: The drop in Wright Martin was due to liquidation by parties who have withdrawn from the company. The heaviest holders state they are not selling. The company has strong financial backing. Better wait development of new plans before buying.

J., Lanett, Ala.: 1. All the stocks you mention are good earners. I would rank them as follows: National Lead common and preferred, American Woolen common and preferred, Butte & Superior, all dividend payers and National Enamel, not yet yielding a return.

K., Peoria, Ill., L., Hartford, Conn.: There is a big field for sale of pleasure cars and trucks on the instalment plan. This field is well filled by the Guaranty Securities Corp. There appear to be big men connected with the Commonwealth Finance Corporation, but it remains to be seen whether they can make a success of their undertaking.



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Leslie's
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M., Demming, N. M.: Alaska Gold, Big Ledge Copper and Midwest Oil Companies, are highly speculative, although Midwest Oil preferred is a dividend payer.

A., Pittsburgh, Pa.: It would be a great mistake to withdraw your money from a good building and loan association and to risk it on so speculative an enterprise as the one you mention.

C., Mobile, Ala.: There has been selling of I. M. M. by some heavy holders, but they are now advising its purchase. Its future course in the market is uncertain in view of war contingencies. It might be safer to hold.

L., Mobile, Ala.: It looks as if our railroads would receive fairer treatment, in view of the change of public opinion. If they do, the low-priced dividend payers, like Chicago Great Western preferred, will be benefitted.

A., San Francisco, Calif.: U. B. & P.'s export business is negligible. Its earnings are so large that the extra dividends are justified and also the belief that the regular 6 per cent. dividend on its reduced capitalization can be earned right along.

P., Mt. Carmel, Ill.: Stewart-Warner Speedometer common, paying 6 per cent., was a good business man's investment while the preferred was in existence. The latter has all been retired, which improves the position of common, now the only stock. I have no knowledge of any litigation.

G., Camden, N. J.: I don't recommend putting money into the Sugar Cane By-Products Company. The experiment of making paper out of the sugar cane, or bagasse, was tried years ago and was not a commercial success. I don't believe in putting up one's money for some one else to try experiments with.

P., Worcester, Mass.: No dividend is being paid on Harmony Mills common. Preferred fell into arrears in 1914, but these were paid up last year. The preferred is a fair business man's investment, but there are more desirable preferred stocks, such as those of U. S. Steel Corp., American Sugar Co., National Lead, American Woolen, etc.

W. T. Orwell, Ohio: Your experience with a stock-jobbing oil company that got your money, "went broke," and then offered to exchange your stock for certificates of another concern if you would pay a little more, is that of many who have suffered by the same sort of imposture. I have consistently advised my readers to let such stocks alone.

McA., Las Animas, Colo.: Ohio Oil and Anglo American Oil each paid about 6 per cent. on market price last year and their future appears good. Ohio plans to pay a stock dividend of 300 per cent. It cannot be foreseen to what extreme British taxation may go. If it is very heavy, Anglo-American will be badly affected. Merritt Oil is a long pull of promise.

W., Bellevue, Ill.: National Acme Co. was incorporated in December, 1916, to take over the business of a successful company. It is rather heavily capitalized. The $25,000,000 stock (par $50), all of one class, is on a 6 per cent. basis and if this can be maintained (which remains to be seen), the shares are not dear at present market price (about $35).

D., Palm Beach, Fla.: American Ice debentures have been called in for April 11. Advance-Rumely deb. and Pierce Oil conv. deb., are not the safest sort of bonds. I prefer Atchison 4's, B. R. T. 5's, Central Leather 5's, C. & O. conv. 5's, Burlington General 4's, Chicago Railway's 5's, Ill. Central 4's, N. Y. C. deb. 6's, and many others might be named, though their yield is less.

P., Watertown, N. Y.: The dividend on C. F. & I. preferred is fixed at 8 per cent. and no more can be paid. Any balance of earnings is applicable to the common, if the directors so decide. Arrears on the preferred were lately cleared off. The amount of dividend on the preferred is only $160,000 a year. The company's net earnings year ended December 31, 1916, were $2,222,877. Latest reports indicate nearly 15 per cent. on the common.

W., Stafford, N. Y.: 1. Among the second-class oil companies Sinclair stands well and is a dividend payer. Osage Hominy is a speculative proposition whose purchase is not advised. 2. Central Sugar is a newcomer which is selling stock to pay for a large plantation in Cuba, reported to be very productive. The troubles in Cuba and doubts as to whether sugar will be so high after the war make purchase of the stock risky.

J., Detroit, Mich.: Ford Motor Co. of Canada has been prosperous and a liberal though somewhat irregular dividend payer, in cash and stock. Cash dividends of 100 per cent. were paid in 1915 and a stock dividend in January, 1916. In October last it was decided not to take dividend action, because of a $750,000 war tax and expenditures for additions. Judging by the company's past record it does not seem advisable to sacrifice your stock, though you may need patience to hold it.

S., Nazareth, Pa.: 1. Some time ago Green Monster was manipulated to above $5, but it is now quoted about $1.50. It is so much of a gamble that I hesitate to advise you to even up. Ray Hercules is better and might be held for the present. 2. I have never seen any attraction in Lake Torpedo Boat, which is not a dividend payer. 3. U. S. Reduction and Refining has been stricken from the stock exchange lists, as the company is bankrupt. 4. Midvale is a better purchase than any of the others you mention. It is a dividend payer and may well be held.

O., Northwood, Ohio: 1. At 170, O. & N. W., pfd., is not too high for a gilt-edged investment. Presto-Lite common, at 139, is more profitable, but not so permanent and reliable an investment. 2. There are still arrears of 10 per cent. to be paid on Allis-Chalmers, preferred, before the common is entitled to anything. On January 1, 1917, the preferred became a 7 per cent. cumulative stock, as against 6 per cent. last year. The fact that the preferred has power to elect a majority of the directors militates against the common. If earnings continue to increase, back dividends on the preferred should eventually be paid, and then dividends might be expected on the common.

New York, March 8, 1917. JASPER.

FREE BOOKLETS FOR INVESTORS

Readers who are interested in investments, and who desire to secure booklets, circulars of information, daily and weekly market letters and information in reference to particular investments in stock, bonds or mortgages will find many helpful suggestions in the announcements by our advertisers, offering to send, without charge, information compiled with care and often at much expense. A digest of some special circulars of timely interest, offered without charge or obligation to readers of Leslie's, follows:

Reliable information helps to insure investments. "The Financial Review," which contains the latest news of $100 bonds, will be supplied free if you address Coleman & Reitze, Dept. L-67, 50 Broad Street, New York.

First mortgages paying 6 per cent. and secured by good Oklahoma farms are offered by Aurelius-Swanson Co., Inc., 28 State National Bank Bldg., Oklahoma City, Okla. A letter to this firm will bring you a descriptive booklet and a list of loans.

Investments yielding 5 to 8 per cent. and recommended to conservative investors are described in "March Report on Progressive Public Utilities" published by Williams, Troth & Coleman, 60 Wall St., N. Y. This will be mailed to any investor upon request for Copy 17.

Doubt still exists as to the future of the motor stocks. In reaching a decision on this matter investors will find help in Statistical Book on the motor companies prepared by L. R. Latrobe & Co., 111 Broadway, N. Y., and mailed to whoever will apply for Book No. 10.

Free booklet E, "Bonds of Our Country," which will be forwarded to any address by New First National Bank, Dept. 5, Columbus, Ohio, gives an account of bonds yielding 4 to 5½ per cent., free from income tax, and acceptable to the government as security for Postal Savings Bank deposits.

Interpretation of the effects of events on securities and suggestions for investment are the salient features of "The Bache Review," the widely quoted and reliable weekly issued by J. S. Bache & Co., members N. Y. Stock Exchange, 42 Broadway, N. Y. Free copies may be received on application.

One of the chief requisites of success as an investor or speculator is foresight. Circular R-4, discussing the basis for current anticipation with reference to values of particular securities will be sent free on request by John Muir & Co., specialists in odd lots, and members N. Y. Stock Exchange, 61 Broadway, N. Y.

The Straus plan safeguards first mortgage 5½ per cent. serial real estate bonds so as to make them a satisfactory investment. For information regarding these safe, stable, attractive and marketable securities, write for free investment list No. G-703 to S. W. Straus & Co., 150 Broadway, N. Y., and Straus Bldg., Chicago.

Perhaps the chief value of the partial payment plan is that it creates the habit of steady saving. Thousands of thrifty persons are becoming security owners by this method. Booklet No. 30, to be had of Harris, Winthrop & Co., members N. Y. Stock Exchange, 15 Wall St., New York, and the Rookery, Chicago, describes this method clearly and may be had gratis by any applicant.

If every investor exercised due caution few would lose money. The Salt Lake Security & Trust Co. Salt Lake City, Utah, recommends its 6 per cent. secured certificates in denominations of $100 and up as a safe investment, amply protected by high-grade real estate and absolutely guaranteed by the company. Apply to the company for its free booklet and complete information.

For more than half a century the well-known house of Hambleton & Co. has dealt in investment securities, numbering among its patrons many individual investors and banking institutions. To those interested in sound securities, the company's booklet "Investing $100 to $10,000" should prove particularly helpful. Send for it to Hambleton & Co., Dept. B, 45 Exchange Place, New York, or 10-12 So. Calvert St., Baltimore, Md. It will be furnished without charge.

Valuable real estate in Philadelphia forms the basis of first mortgage 5½ per cent. bonds, which are being distributed by the Tillotson & Wolcott Co., investment bankers, Cleveland, Ohio, and 115 Broadway, N. Y. The property consists of land and a new up-to-date apartment house in the shopping and business district, that will produce an income adequate to meet interest and maturities. A circular giving full details will be mailed upon request by the Tillotson & Wolcott Co.

Profits from timber investments, formerly absorbed by the few, may now be participated in by the many. The James D. Lacey Timber Co., 332 So. Michigan Ave., Chicago, which has had 37 years of success in the business, offers investors a unique opportunity in its profit-sharing bonds. These bear 6 per cent. interest and their holders are entitled to share in the profits of the company, hitherto substantial. The bonds come in denominations of $100, $500 and $1,000. For additional details concerning this peculiarly interesting security, send to the company for Lacey Booklet T-204.

Since the outbreak of the European War, a big progressive step has been taken in commerce and banking in this country. This is the general use of the acceptance. Until the outbreak of the conflict the Guaranty Trust Co. was the only institution in New York accepting sterling drafts payable at a future date. By this new line of financing, profitable business opportunities have been opened to the banker, the business man and the investor. How the American market for acceptances is being built up, why the acceptance is readily negotiable, and why it is a sound circulating medium, commanding low interest, is told in an instructive booklet entitled "Acceptances," which will be sent to any address upon request by the strong and responsible Guaranty Trust Co. of New York.

THE BOND OUTLOOK

AN American banker predicts that the issue of additional bonds by the United States will end the raising of loans in this country by overseas nations. These bonds, he intimates, will be snapped up by Americans to the neglect of those of foreign governments. But this view needs to be qualified. Our government bonds will bear a low rate of interest, not more than 3 per cent. at the outset; they will probably be subscribed for at a premium and their yield to the buyer, even though they will be tax free, will be materially less than the net of foreign issues. If necessary, in order to float future loans, the foreign governments might offer an even more tempting interest rate.

While a feeling of patriotism and the element of greater safety may determine many to put their money into the home securities, the majority is likely to continue buying that which assures the larger income. Holders of trust funds will undoubtedly select American government bonds as the most gilt-edged investment possible. Their demands will be large, but these will utilize only a comparatively small part of the vast capital available for bond absorption. Of course, should it become necessary to raise extraordinary sums to meet war conditions, our government too might find it expedient to increase the interest rate. Even if it did not do the latter, patriotic Americans might forego higher profit for the sake of aiding the country in its stress. A contingency of this kind, however, seems at present remote.

A similar line of reasoning will apply to the bonds of our private corporations as well as to those of municipalities. The issues of well-established, seasoned, dividend-paying companies, yielding distinctly larger returns than government obligations, may not find the latter such serious competitors. Intelligent investors will be willing to take their chances with a host of excellent railroad, industrial, public utility and real estate bonds. Nor will municipal issues that are safe and have an inviting yield be ignored. The impending government loan, combined with the German complications, has had a temporary depressing effect on the bond market. But the foreseeing buyer will not fail to take advantage of present bargain prices.

M., Stanford, Conn.: The recent statement by the officials of the New Haven road that earnings were at the rate of about 6 per cent on common should reassure holders of the debenture 4's. The interest on these seems secure, though I prefer the conv. 6's. The company pays the normal Federal Income Tax.

T., Topeka, Kansas: The American Public Service Co. operates through constituent companies in 12 cities and towns in Texas and Oklahoma. These communities have as yet a population of only 80,000, but they are rapidly growing. The company's earnings are already 2½ times the interest on its bonds. The first 6's, therefore, are a good business man's investment. They are quoted at 100 and interest.

P., Nashville, Tenn.: In view of the prosperity and good management of the great Atchison system all its bonds have merit. The general 4's sell at about 94; the adjustment 4's at about 85; the conv. 5's of 1917 at about 100, and the conv. 4's at about 102. The adjustment 4's are secured by direct mortgage subject to underlying bonds on 7,149 miles of railroad and by a second collateral lien on 1,391 miles additional. The yield on present quotation is about 4.6 per cent.

M., Utica, N. Y.: The N. Y. C. and H. R. 30 year 4 per cent. gold deb. bonds were formerly strictly debentures, but are now mortgages following underlying bonds. They are themselves followed by other bonds and capital stock which pays 5 per cent. They are thus in a well-secured position. They are tax exempt in New York and Pennsylvania and legal for savings banks in Massachusetts, Connecticut and elsewhere. They may be had at a price (about 92) to yield about 4.7 per cent.

L., Rouses Point, Vt.: Bonds issued by established industrial concerns in Canada may be bought through New York brokers. A list at hand includes the following: Dominion Iron & Steel Co. con. mtg. 5's, due 1939, protected by a sinking fund and followed by preferred and common stock both paying dividends, are quoted at 84 and interest, yielding 6¼ per cent; Dominion Canners first mtg. 6's, with preferred stock paying 7 per cent, price 91, yielding 6¾ per cent; Steel Co. of Canada, first mtg. and collateral trust 6's, preferred stock paying 7 per cent, to be had at 98, yielding 6½ per cent; and Price Bros. & Co., first mtg. 5's, protected by a 2 per cent sinking fund, quoted at 86, yielding over 6 per cent.

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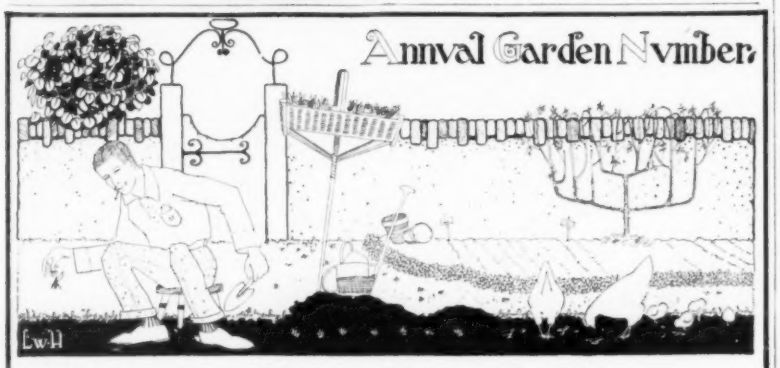

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do so with the assurance that your garden plans have been wisely made. Gardens with many people are hit-or-miss affairs and the result of haphazard impulses. Make your garden worth while by planning for it beforehand.

Study the *Annual Garden Number* of THE HOUSE BEAUTIFUL.

The ***Annual Garden Number,*** issued March 1st, contains many beautiful illustrations of delightful gardens and authoritative articles to help you with the planning and care of your own garden. It contains among others the following articles:

Bartram's Garden *by Bertha A. Clark*
John Bartram made the first Botanical Garden of America in 1728 at Philadelphia.

A Mecca for Bees *by O. R. Geyer*
An article descriptive of the interesting work done by Frank C. Pellett, State Inspector of Bees for Iowa.

A Home-made Pool and Fountain for $60.00 *by Florence Spring* A cement Pool, charming to look at, and a safe play spot for children.

Rock Gardens of America *by Clarence M. Weed*
An article with charming illustrations descriptive of the way to make successful rock gardens.

A Seashore Garden
Mrs. E. H. Clapp's Garden, Swampscott, Mass.

Olmsted Gardens
Photographs of formal and informal gardens illustrating the work of Olmsted Bros., Landscape Architects.

Also included in the March issue are other garden articles which deal with the various problems of the garden and orchard; these include practical suggestions concerning seeds and planting, sprinkling, garden furniture and pottery, tree planting in city streets, etc.

The principal theme of THE HOUSE BEAUTIFUL, the building, decoration, and care of the house, is not forgotten among the many garden subjects of the March number; interesting and attractive houses and interiors bear witness to the aim of THE HOUSE BEAUTIFUL to promote good taste and provide its readers with information that is both interesting and useful.

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MEN WHO ARE MAKING AMERICA

(Continued from page 309)

"By the middle of 1880 I was so rich that I decided to take the first vacation I ever enjoyed," Mr. Woolworth told me reminiscently. "I was worth $2,000, which looked bigger to me then than $20,000,000 would now. In fact, I felt quite as rich then as I do now because I had the consciousness and the satisfaction of having made a success in business. I visited old Watertown and was received as something of a hero."

On returning to Lancaster he felt he must find another position for his brother, so he installed him in a 5- and 10-cent store in Scranton, Pa.—and the brother, now a millionaire, is there yet. After a while Mr. Woolworth's ambition led him to invade Philadelphia, but at the end of three months there was a loss of $380, and he withdrew.

Thus three out of the first five stores opened by Woolworth proved failures, but when his cousin, Seymour H. Knox, came to him in the following year (1882) and wanted to go into business, Woolworth arranged to become a fifty-fifty partner with him at Reading, Pa. The store then opened is running to-day at the same old location. Knox died two years ago, a multi-millionaire. Once again Woolworth had a try at Harrisburg, and the store there, also opened on a partnership basis with another man, is still booming. Trenton, N.J., was tapped on the same basis. By having a partner in each store, Mr. Woolworth found that he could depend upon the business being properly attended to.

Becoming anxious to tackle large cities despite his experience in Philadelphia, he opened a large store in Newark, but it had to be closed. Elmira, N. Y., also refused to warm up to the 5- and 10-cent idea. Failure also befell an attempt Mr. Woolworth made to establish a chain of 25-cent stores. First Reading and then Lancaster rejected this innovation emphatically, so he decided to stick to nickel and dime transactions. He had now become inured to reverses.

It was in 1886 that Mr. Woolworth opened a tiny office in New York, at 104 Chambers Street, at $25 a month rent. Here he worked night and day, doing all his own bookkeeping, buying goods for all his stores, traveling all over the country to inspect promising locations, and personally answering all his correspondence. Since his first breakdown his health had never recovered fully, and at the time he was running his New York office single-handedly his weight fell off to 135 pounds, although he is a large-framed man of more than average height. While in the thick of his fight for success he was stricken with typhoid fever, and for eight weeks was unable to attend to business.

"This experience taught me a lesson," said Mr. Woolworth. "Up till then I thought I must attend to everything myself. But I now indulged in the luxury of a bookkeeper and I also, at great effort, broke myself of the conceit that I could buy goods, display goods, run stores and do everything else more efficiently than any man associated with me. That really marked the beginning of my success and enabled me to expand in a large way. From then on I confined my attention to important matters, to looking ahead, thinking up new plans, giving instructions to other people, placing responsibilities on them, and contenting myself with general supervision of the conduct of the business. So many thousands of merchants never get over the conceit that they must do everything themselves, with the result that they struggle along in one little store.

"A business is like a snowball. One man can easily push it along for a while, but the snowball becomes so large if pushed ahead that help must be obtained to roll it—and if you don't keep rolling it, it will soon melt. No business can stand stationary for any considerable period; it either rises or falls, and if left to itself the tendency is for it to fall.

"In the first ten years, from 1879 to 1889, I opened only twelve stores, but I found that the greater the volume, the cheaper I could buy and the better value I could give customers. But I would not go into debt. In 1895 we opened up our first huge store, in Brooklyn, and it became profitable from the start. Then we went to Washington and Philadelphia and Boston—and entered New York within a week of opening in Boston, in October, 1896. Some of my associates thought I was crazy to take on such tremendous responsibilities, but I did not feel that way about it. In 1904 we invaded the West, with headquarters in Chicago. In 1905 we incorporated as a private corporation with $10,000,000 capital and in 1912, when we had some 300 stores, we combined with S. H. Knox & Company, F. M. Kirby & Company, E. P. Charlton & Company, C. S. Woolworth, and W. H. Moore, giving us a total of 600 stores."

It was characteristic of Mr. Woolworth's keen sense of gratitude towards those who befriended him in his days of hardship that he made his aged first employer, W. H. Moore, an honorary vice-president of the $65,000,000 F. W. Woolworth Company.

European possibilities were surveyed by Mr. Woolworth in 1909, and he spent the summer organizing stores in the principal cities of Britain. The future may probably bring still greater developments of the business overseas.

These few figures show the growth of the F. W. Woolworth Company:

	Number of Stores	Sales for Year
Jan. 1, 1912	596	
Dec. 31, 1912	611	$60,557,767
Dec. 31, 1913	684	66,228,072
Dec. 31, 1914	737	69,619,669
Dec. 31, 1915	805	75,995,774
Dec. 31, 1916	920	87,089,270

"Why did you spend so much money in putting up the highest building in the world?" I asked Mr. Woolworth.

"For several reasons. Did you know that the children's school books tell them about the world's highest building?" Mr. Woolworth replied with a significant smile. "My secretary recently received a post card from the Pacific Coast addressed simply 'The Highest Building in the World,' and a letter was received from Germany once with nothing but the party's name and 'Woolworth Building'—no city or country was mentioned. I noticed once in a trade paper in Europe that America was typified by a picture of the Woolworth Building, without even the name of the building being given. Perhaps my idea was not quite so foolish as most people imagined."

F. W. Woolworth in many ways is Napoleonic. His desire to overtop every other building in the world, his ambition to cover the whole earth with his stores, his triumph after countless obstacles, have been partly inspired by Woolworth's boundless admiration for the Corsican of humble origin. Mr. Woolworth's office, indeed, is an elaborate copy of Napoleon's "Empire Room" and eclipses every other office in the land. In his palatial home on Fifth Avenue, New York, Mr. Woolworth has installed wonderful musical contrivances and spends many evenings entertaining his friends with them.

In memory of his mother and his father, Mr. Woolworth has built and endowed the Woolworth Memorial Methodist-Episcopal Church at Great Bend, N. Y.

Mr. Woolworth in 1876 married Miss Jennie Creighton of Watertown, N. Y. His three daughters, Mrs. Charles E. F. McCann, Mrs. Franklyn L. Hutton and Mrs. James P. Donahue, are all prominent in social life.

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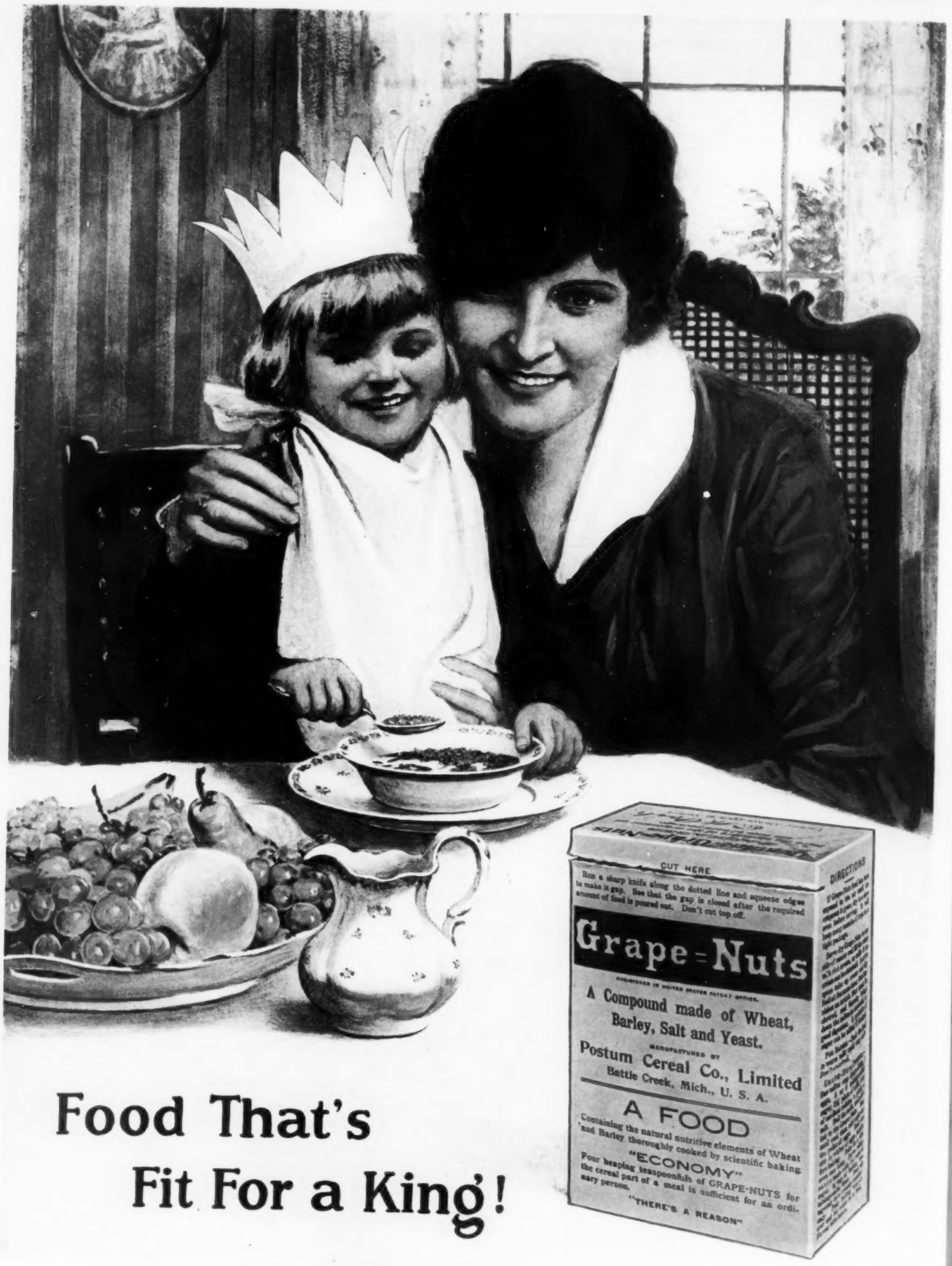

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